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Jordan's political, economic and cultural weekly

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AMMAN, 30 MARCH-3 APRIL, 1996, VOLUME 6, NUMBER 120

IAF head plays down signs of split in Islamist party

By Raed Al Abed
Star Staff Writer

THE GENERAL Secretary of the Islamic Action Front (IAF) has played down recent indications of a possible split within the Islamist party and said that the majority of members still adhere to party rules. Dr Ishaq Al Farhan told *The Star* that his party will not be affected by the resignation of one member, possibly two, and that "the real issue was not whether one or two Islamist deputies violate our rules or are dismissed by the party, because 99 percent of the members still adhere to its rules."

But such statements cannot hide the fact that the IAF is facing an internal problem triggered by the performance of three of its 17 Lower House deputies during last month's vote of confidence on Prime Minister Abdel Karim Kabariti's policy statement. The three members are Dr Theib Abdallah, Ahmad Kassasbeh and Abdallah Akaleh.

Dr Farhan confirmed that the three deputies are under questioning by the executive committee of the IAF, but denied reports that the party had dismissed or suspended any of its members. He added that the IAF accepted the resignation of deputy Al Kassasbeh who announced his resignation from the party during last Sunday's Lower House session.

"Party membership is voluntary and should be practiced by those who believe in the principles of the party and adhere to its rules and decisions," Dr Farhan said.

Since the IAF dismissed Mr Ziad Abu Ghaneimah two years ago, the party leaders showed no other expulsions or resignations. But observers believe the latest developments point to cracks in the body of the largest and most organized party in Jordan.

Deputy Theib Abdallah, who voted for the Kabariti government, explained that he voted for the government because it was in the interest of his district.

Dr Abdallah, who enjoys sizable support in the eastern suburbs of Amman, was concerned about his future among the ranks of the IAF. The human rights activist, who violated the IAF decision and ran as an independent in the 1993 elections, told *The Star* that "he is in the IAF or outside it makes no difference to me—we all serve Islam."

He expressed his bitterness over what he



Farhan



Abdallah

called "the repression of the executive committee of the Muslim Brotherhood" which imposed its decision on the IAF to vote against the government, after the Islamic deputies had agreed earlier to abstain. "Such behavior [from the Muslim Brotherhood] oppressed the Islamist deputies and stripped them of their power." This

was the reason behind the resignation of Al Kassasbeh," Abdallah said.

But Dr Farhan said giving one's vote should not be a bargaining matter. "The deputy is not a mayor and he is not a servant of his district, but he represents the Umma in general," he said.

Jordan's Islamist movement represented by the Muslim Brotherhood and its political arm, the IAF, refused earlier offers to join the Kabariti cabinet. The idea of joining a government that deals with Israel has become a controversial issue for the Islamists for many months. The IAF, which opposes the Jordanian-Israeli peace treaty, believes the Kabariti government was appointed to implement the requirements of the treaty. In addition, the IAF disagrees with the government over its Iraq policy and has declared its opposition to the planned Jordanian-American joint military manoeuvres.

But the IAF has been careful to avoid direct clash with the Kabariti government. Some members even praised Kabariti for his "new style" in government which they say differs from previous ones, particularly on the local front.

Kabariti's recent statements on employment policies, public freedoms, professional associa-

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اسبوعية سياسية مستقلة

CIA backed Iraqi bombers, opposition says

LONDON—The United States gave financial backing to an Iraqi opposition movement that planted bombs in Baghdad and other cities, killing more than 100 civilians, according to a key member of the group, the Independent newspaper reported this week.

Abu Amneh al Khadami, the chief bomb-maker of an Iraqi party, called the Iraqi National Accord, says that he planted car bombs and other explosive devices in Iraqi cities.

The US has long admitted funding covert operation in northern Iraq, spending \$15 million last year. Other Iraqi opponents of President Saddam Hussein say the Iraqi National Accord Party is sponsored by the CIA. This is confirmed by Abu Amneh who says a phone call from Washington got him out of jail last year, enabling him to start his bombing campaign. He quotes his superior officer as expressing the fear that "the Americans will cut off financial aid to us."

His disclosures come at an embarrassing moment for the US, which has just attended a high-profile summit in Egypt hammering state-sponsored terrorism. A follow up meeting is planned for later this week.

In the Middle East, condemnation of Iran for supporting Hamas suicide bombers in Israel will be seen as hypocritical if there is no mention of the US role in Iraq.

A senior member of the Iraqi opposition says: "more than 100 civilians have been killed by the bombs in Baghdad in the last three or four years." He added that the bombers had

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Government, deputies fight it out over appointment policy

By Hamdan Al Hajji

SPECIAL TO THE STAR
THE LOWER House's third ordinary session will be adjourned on Sunday, 2 April. While deputies are preparing themselves for a two month vacation, at least 47 of them have signed a petition calling for the holding of an extraordinary session which observers believe will take place on 1 July.

On Tuesday, the Lower House witnessed a discussion on a very sensitive public issue: the government's recruitment and appointment policy.

More than 40 deputies took the floor in this heated session which was highlighted by accusations and counteraccusations between deputies and the government.

In their interventions, a number of deputies called for the setting up of a par-

liamentary fact-finding commission to look into alleged violations by current and former ministers and other officials. The deputies called for legal action to be taken against those involved.

Prime Minister Abdel Karim Kabariti admitted that nepotism had dug its roots in government circles, adding to public resentment and lack of patience with the irresponsible actions of officials and civil servants.

Kabariti said that appointment violations varied in size and form, and explained that some appointments were in breach of the state budget law and other regulations. Money to appoint certain civil servants in some departments were drawn from the funds of projects allotted to these departments.

The Prime Minister



disclosed that while some civil servants were employed officially at these projects, others were not even working. Also a number of female employees were hired as day wagers. Other employment infringements included incidents of individuals getting positions which did not comply with their qualifications. This included the employment of an accountant in a vacant post for an engineer. Others who were

appointed lacked the necessary qualifications and expertise depriving those who had such qualifications from a fair opportunity to compete for the post.

Kabariti stressed that his government had studied these breaches with the intention of setting the appointment policy right. He added that emphasis and priority were given to establishing a clear policy that would avoid such encroachments by adjusting the regulations of the Civil Service System.

The Ministry of Administrative Development is now working on a national program related to the classifications and descriptions of higher grade jobs.

The Prime Minister stressed the need for a proper process of assessment and an all-out

Continued on page 2

La vague d'Internet gagne la Jordanie

A LIRE p. 16 dans LE JOURDAIN

Supporters dismayed as governor rejects Shbeilat's bid for election

By a Star Staff Writer

THE CASE of Leith Shbeilat, the president of the Jordanian Engineers Association (JEA), has become even more entwined as Balqa Governor Theib Sulaiman, Monday, rejected Shbeilat's nomination for the Balqa Parliamentary by-election on 15 April. Sulaiman, who is also the head of the central committee of the by-election in Balqa, submitted his letter of rejection to Shbeilat's lawyer, Lutfi Khaza'i, who had filed the nomination papers on Shbeilat's behalf.

Shbeilat's defence committee worked till midnight last Monday, to finish their contestation which states that the Governor's rejection is illegal. This was submitted on Wednesday to the Al Salt

Court of First Instance. It has the final decision on whether to accept Shbeilat's candidacy or not, a decision which must be made within three days.

The Star received the lawyers' contestation and following are the two sides of the case as submitted to the Court.

The Governor claimed that the electoral law states that a candidate for Parliament should not have any financial interest in any governmental departments, and that Mr Shbeilat who owns half of Shbeilat and Badran Company (an engineering and consultant office) has signed several agreements with the Ministry of Public Works and the Ministry of Water and Irrigation which are still in progress.

The defence committee, according to lawyer Jawad Yunis, contested such claims as Mr Shbeilat gave up his full share in the company to his son Farhan, accordingly they claim that their client has no financial interests with the Government.

The second reason given by the Governor was the three-year sentence against Shbeilat by the Security State Court on charges of *lese majeste*. This was rejected by the defence committee which claimed that this sentence is not final and that the Court of Cassation has not issued a final verdict against Shbeilat.

The Governor added that the electoral law states that nomination papers must be filled and submitted by the applicant to the Governor personally, and that Shbeilat's nomination did

not comply with these conditions, another reason for its rejection.

The defence committee stated that based on the decision of the Special Bureau for the Interpretation of the Constitution no. 20 for 1956, the law did not state that the candidate should submit his nomination personally, but allows the candidate to authorize a representative on his behalf to submit and sign the nomination papers.

In other developments in the case, the deputy prosecutor general at the State Security Court, Brig General Ma'moun Khasawneh submitted an appeal before the Court of Cassation on 21 March, asking the court to double Shbeilat's three-year sentence to six years. Khasawneh gave three reasons for his appeal, including the fact that the defendant repeatedly issued slanderous remarks against His Majesty, the King. In lectures which he was distributing to the public,

Shbeilat's actions are not those of an ordinary person, but a public figure who was a former Lower House deputy, and the president of the engineers association, Khasawneh said. In addition, these actions were not the result of ignorance because he has full knowledge that His Majesty is immune from any liability and responsibility, and that his behavior violates democracy and freedom of expression. Khasawneh stated.

The Balqa Governor banned

Continued on page 3

After the 'mad cow disease' US chickens have Russians complaining

By Sophia Kishkovsky
LA Times-Washington Post News Service

MOSCOW—Russian officials have cried foul over the quality of American chickens flooding the market, threatening to ban their import and setting off a trade war that has ruffled feathers on both sides.

The issue has risen to the highest levels in the past month, including Russian Prime Minister Viktor Chomomiryn and US Vice President Al Gore, as the stakes of \$550 million of American poultry sales to Russia.

Even former President Bush is involved, sort of. The chicken quarters favored here—unlike the white meat preferred by Americans—are known as Bush's legs, named for the presidential administration during which they were first allowed into Russia. The cheap chicken legs originally stocked almost-bare shelves, but, now selling for less than a dollar a pound, they are still snapped up by ruble-pinching Russian shoppers, who can't afford the more expensive meat that is now readily available.

But Russian veterinary officials, who were in Washington last week for talks, charge that the American birds don't undergo sufficient testing, particularly for salmonella. They say they uncovered serious violations on inspection tours of American poultry-breeding facilities and in chicken already shipped to Russia. The veterinary service on March 16 suspended the issuing of new import permits until the matter is resolved.

"Veterinary control over this product has fallen, and from this comes the main problem," said Yevgeny Sosnin, spokesman for the Russian Agriculture and Food Ministry. "We've gotten bad meat, two thousand tons last year. It had to be rejected because it was inedible. Everything was wrong with it."



As customers enter a McDonald's fast food restaurant in London, March 25, a large sign informs them that it will stop selling burgers containing British beef and instead replace it with beef from other countries. Many European countries have already banned imports of British beef fearing the transmission of "mad cow disease." UPI

however, the Russian measures smack of protectionism. "We don't know for sure what is at the bottom of this.... We think it's more than food safety at issue here," said Archie Schaeffer, spokesman for Tyson Foods of Springdale,

make up 90 percent of the market, since poultry is very expensive to produce domestically due to high grain costs. If imports are curtailed, consumers, as usual, will be the

which sold \$180 million in chicken legs to Russia last year.

Russian political commentators have suggested the threatened ban is a campaign ploy to counter Communist charges that Russia has sold out to the West. President Boris N. Yeltsin's main rival in presidential elections scheduled for June 16 is Communist leader Gennady Zyuganov.

The Russian agriculture ministry last week announced that it is increasing subsidies to the country's ailing poultry industry. Russia's main sugar producer warned that sugar imports are destabilizing the market and asked for protective tariffs, and the Federation Council, the upper chamber of the Russian parliament, bemoaned the country's increasing dependence on food imports.

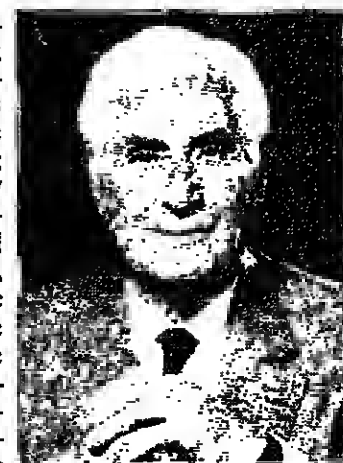
Some economists here point out that the dispute is in some ways a good sign since it means Russia is responding to market forces. But, they add, importing American chickens is to Russia's advantage, even though imported chickens

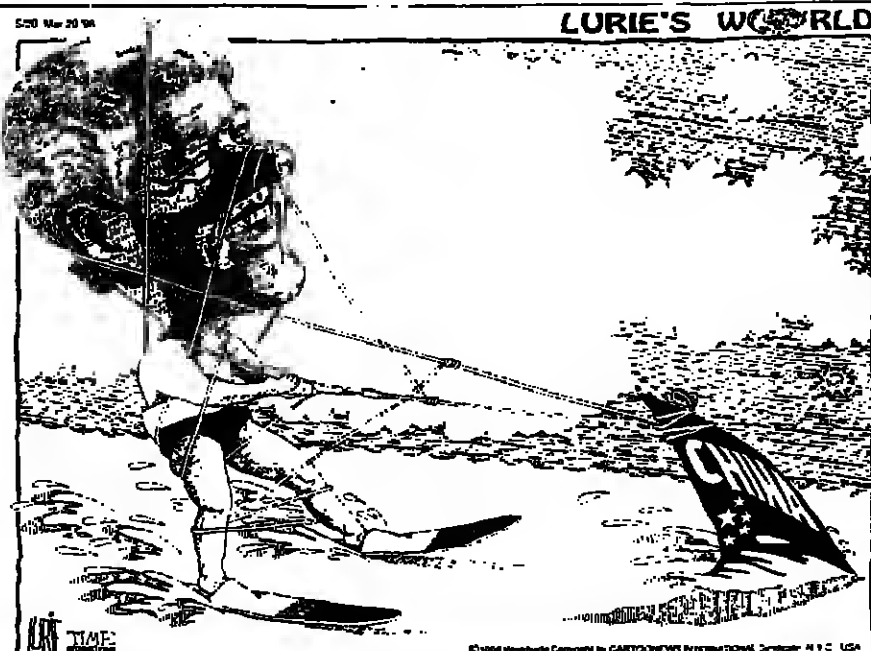
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Arab Bank presents budget, final account

Amman (Star)—

The Arab Bank Shareholders General Assembly held its 66th meeting at the Arab Bank Building in Amman on Friday under the Chairmanship of Mr Abdel Majeed Shoman, Chairman of the Board, and in the presence of the Companies Comptroller at the Ministry of Industry together with Arab Bank shareholders from various Arab countries. The meeting discussed the general budget, the final accounts and the Board of Directors report.





Our Say...

End policy of extermination

ISRAELI MINISTER Yosi Beilin's decline to pronounce in Amman this week his government's intention to lift with immediate effect its strict closure of the Palestinian territories in the West Bank and Gaza Strip is contrary to the logic of peace. Mr Beilin insisted on Israel's right to maintain its policies of collective punishment, including border closure, against the Palestinian-run areas. So far this policy has cost the Palestinian economy millions of dollars and brought the specter of starvation to every Palestinian house.

This is not a far outcry from the times when under Israeli occupation the Palestinians suffered from collective punishment, administrative detentions, house demolitions, expropriation of land, torture among other atrocities. But that was before the Palestinians and the Israelis signed a peace accord that guaranteed the Palestinians a place under the sun. Unfortunately, what is taking place today is the opposite of what has been agreed upon in Oslo and elsewhere.

Ironically, the Palestinians and their tormentors share a similar experience. Both nations had suffered untold brutality at the hands of oppressors. While the Israelis would consider it an insult to be compared to the Nazis, what is taking place today in the Palestinian territories as a result of narrow-minded policies does not put the Israelis in good form before the Palestinians, the Arabs and indeed the world. Gaza has reached the level of starvation, with unemployment passing the 70 percent mark. If not extermination of a whole nation, then what other purpose does Israel's siege serve?

The Israelis cannot have their peace with the Palestinians in one hand, while brandishing the sword of subjugation in the other. World leaders flocked to Sharm el Sheikh two weeks ago to reassure the Israelis, while turning a blind eye on the plight of the Palestinians who also needed reassurance. Today the international community is under obligation to come forward and save the fragile peace that exists between Israel and the Palestinians from ruin.

Israel's campaign of collective punishment against the Palestinians is almost nine-weeks-old. As world leaders prepare to attend the follow-up session of the Sharm el Sheikh summit in Washington soon, the urgency of dealing with the plight of the Palestinians cannot be ignored. Security without real peace does not exist—both the Palestinians and the Israelis can testify to this.

The Washington meeting is a unique chance for the so-called peace making leaders and countries to save the Middle East process from drowning in a sea of accusations and distrust. Already the credibility of the parties involved in the peace process has suffered enough. The Palestinians feel abandoned; forsaken by the international community. To remedy this major misgiving, Israel must not be allowed to continue its present policy.

Political wisdom, mutual understanding and respect of common interests constitute the axioms of stability and security for all involved. It will be ridiculous and incomprehensible to see the Palestinian representative attending the peace manifestation in Washington next week while his people continue to languish under Israeli siege. ■



● Mr Omar Al Rifai, Jordan's new ambassador in Tel Aviv, shares a toast with Israeli President Ezer Weizmann last week after presenting his credentials

The Star

Jordan's political, economic and cultural weekly

An independent political, economic and cultural weekly, published every Thursday in Amman by Media Services International (Info-Media).

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The Star is serviced by LA Times-Washington Post News Service, Cartoons International (Laurie cartoons), PANOS, The WorldPaper, Editors Press Service, STILLS and by correspondents in the United States and South Asia.

Subscriptions: (annual) Jordan JD 20, Arab countries US\$ 100, W. Europe US\$ 200, USA & Canada US\$ 200.

Letters to the editor: Will be edited for brevity, must contain name and address of sender.

The Australian republic on hold Insouciance, culture and the Asian potential

By MGG Pillai
Star Asia correspondent

KUALA LUMPUR—When Mr John Howard and his Liberal National coalition swept into power in Australia's general elections on 3 March, more than the Australian Labor Party and Mr Paul Keating lost.

The outgoing prime minister's prescription for Australia in the Asia Pacific, inevitable as it may have been, was not that of his constituents, Mr Keating, who during the campaign not only denigrated Mr Howard's outlook on Asia, but also declared that only he could talk to leaders in Asia, would have cause to rue his mistakes, even if he announced his resignation as ALP leader after the results.

The coalition victory was more or less expected, though the scale of it was not. A mere 0.5 percent shift in voting was enough, but it was more than 10 items that with 70 percent of the votes counted.

The ALP governed Australia since the World War II like Labor in New Zealand and the Conservatives in the United Kingdom: confidently, but losing its way the longer it remained in power. And it was left to the conservative opposition in Australia and New Zealand, and the Labor Party in the United Kingdom, to redefine the agenda.

The Labor Party, after 13 years in power, seemed to have lost its way. Besides, Australia's relations with her northern neighbors presupposed an arrogance that did not go down well.

Mr Keating's abrasive attempt to remove the queen as Head of State for the wrong reasons—so Australia could move more egalitarian with the countries in Asia—overlooked an important fact. More than a quarter of the world's monarchs, including the world's longest reigning, are in South East Asia.

Mr Keating's assertion, during the campaign, that only he has the credentials to talk to Asian leaders, and therefore bring Australia into the heart

of Asia as a sort of elder brother, misfired, as Mr Lee Kuan Yew's did after he stepped down as Singapore's prime minister.

Mr Lee, who once declared that he was more important than the Singapore he created, wanted to visit the Asian heads of government after he became Senior Member in 1989. But decided not to when he realized that he did not have the protocol cache that he had as prime minister.

He was welcome, of course, but president Suharto of Indonesia and Prime Minister Mahathir of Malaysia said Mr Lee would be a guest of their respective deputies then: Vice President Sudharmono and Deputy prime minister Abdul Ghafar Baba. He did not make the trip.

Australian diplomacy presented Mr Keating's policy breakthroughs, highlighting the power of knowledge in Asia that the Oz's regional knowledge was not backed by understanding. Mr

Howard reappraises it: Asia is high on his list of priorities, but then so are the United States and Europe. But he clearly has a tough task ahead: the Asian-European (ASEM) conference in Bangkok on the same day suggest a Keating insouciance to downgrade the conference. Australia lobbied hard to be present, as India, but when New Delhi was defeated, despite being in Asia, Canberra had less of a chance.

The election is a watershed in other ways too. Tinkering with the framework is a luxury that parties long in power allow themselves, often for no other reason than to impress. The Australian republic is on hold: the necessary constitutional amendments would now face a rougher reception. As it is, the Australian electorate routinely reject four of five amendments put to the referendum, as the low requires. Larger Asian migration, politically correct as it is, begins to be negative where it

matters: in the cultural heart-land.

The cultural problems Kuala Lumpur or Manila would face if they allow Vietnamese refugees as immigrants is no different from Canberra's after allowing them and Asian immigrants, in. For Mr Keating, the electorate delivered the answer: an undercurrent ignored or unaddressed by the political elite swung dramatically towards Mr Howard. Mr John Major faces a similar conundrum in the United Kingdom.

Mr Keating and the Labor Party misunderstood the electoral mood, the underlying conservatism in any society, especially among the guardians of its cultural flame. In Australia, like in most of Asia, that group is not the urban dwellers but the farmers. Mr Keating and Dato' Seri Mahathir should have much to talk about, should they meet, on how their respective views, out of step with their cultural base, give them plaudits around the world and scant acceptance where it matters.

For Mr Howard, the opportunity for a modus vivendi in Australia's relationship with Asia too good to miss. Asian leaders, unlike the Australian, are disinclined to impose their political prescriptions on others. If he is prepared to listen, accept that Australia's role in World War II in Asia had been repaid several times over, and edge Australia, as a country that is different culturally, politically, into the centre of the Asia Pacific, he would secure Australian foundations more than his predecessors ever had.

For a start, he ought to visit his northern neighbors in ASEAN soon, not to play one off against the other as Mr Keating was to do, but to secure Australia's symbiotic ties with it without being abrasive or sorry. Besides, there is more to Asia than Indonesia. Asia is pragmatic enough to realize this cannot happen until he has put his own house in order. ■



Some terrorists are more equal than others

By Carrie Nelle Moye

ALL TERRORISTS are abominable. All terrorists are equal. But some terrorists are more equal than others.

So it has happened yet again. One would hope it is only because it is an election year—yet most certainly [that] does not excuse it—[but] quite probably it would have happened anyway. The US government is reaching deep into our tax pockets to fortify Israel even more. Yes, it is true that there have been four recent bombings, killing 58 Israelis. This is horrible, which no one can deny.

But what is acknowledged, just not making headlines in the US, is that bombings by the Israelis are continual in its self-proclaimed "security zone" in Southern Lebanon. That is to say that when the Israelis withdrew from their disastrous "Peace for Galilee" invasion of Lebanon in the early 1980s, they retained a zone of the country over which they claim to have jurisdiction. This land is heavily populated by Palestinian refugees, some having been there since 1948) and the bombs, US-made and dropped from US fighter jets, hit these refugee camps regularly.

Nevertheless, following the fourth bus-bombing in Israel, President Clinton quickly agreed to an anti-terrorist summit in Egypt, which was held Wednesday, March 13.

Two matters of significance immediately come to one's attention: Although the conference was to address the issue of all terrorism, without question the major focus was that of the Palestinian outlaw group, Hamas, with virtually no notice being given to the numerous attacks by the Israeli military and rightwingers; secondly, Syria's Hafiz Al-Assad was not present, and without his cooperation, there can be no permanent peace. At least he did nothing to interfere with the summit, and he is continuing his talks with US diplomats.)

What did result from the Cairo talks is that Clinton pledged another \$100 million

to Israel, plus numerous other "terrorist deterrents" including fighter planes, bomb detectors and robots. What the American public should know, in addition to the blind one-sidedness of our support, is that in 1995 we gave Israel \$5.5 billion dollars, which included two billion in loan guarantees, \$750 million in [tax deductible] contributions were given by US citizens. Amount \$360 million of this was claimed as deductible—but our government restored \$300 million of these deductions to the Israelis to be used for re-deployment of Israeli military personnel into the Occupied Territories.

The terrorism that is occurring between the radical Israelis and Palestinians is playing directly into the hands of the rightwing Likud, headed by Benjamin Netanyahu, who hopes to be elected Prime Minister in the 29 May elections. Shimon Peres, attempting to fill Yitzhak Rabin's shoes, had called for early elections because he believed the Labor party, negotiating peace, could remain in power. But recent polls indicate that following the bus bombings, Netanyahu's position has risen rapidly and is now almost equal to that of Peres. Should the Likud win, all hopes of peace in the Middle East will be closed. This will affect the world, not just the immediate area concerned.

We pride ourselves on being a nation of fair people. Consider this: We support Israel far more than if it were a state; indeed, many have urged it become our 51st state, this saving billions yearly. Instead, we deem it an oasis of democracy which we need in the Middle East. Not only has the demise of the USSR led to our no longer having to depend on Israel, we have other powerful allies in the area (Saudi Arabia and Oman), and are in the process of establishing a good relationship with the even more powerful Syria.

Moreover, Israel's "democracy" is a very select one indeed. The homes of suspected Hamas leaders are routinely destroyed. Two years ago American-born Dr Baruch Goldstein entered a mosque and slaughtered 29 Muslim worshippers. Was his Israeli home destroyed? No. There is video tape of Israeli radical Yigal Amir's assassinating Prime Minister Yitzhak Rabin. (Amir's mother, interviewed live, said she could not understand why he would do such a thing.) Was his home destroyed? No. Nor have been those of any other Israeli terrorists.

But this is an election year. Clinton needs to be seen as the protector of Israel. Bob Dole needs to be seen as an even greater protector of Israel. And if Benjamin is elected in Israel, it will not really matter who the President of the United States is, in so far as Israel is concerned, as our ally will once more expel and exterminate the Palestinians from their homeland.

Can we as Americans afford to have this on our conscience, supply the wherewithal for the bloodletting, and still call ourselves a democratic people willing to support other oppressed people throughout the world? Hardly.

And then there is the question of China versus Taiwan. But that's another column. ■



Middle East Beat by Khairi Janbek

Self Rule OK?

THE LATEST Israeli assault on terrorism is increasingly becoming a collective punitive action against the Palestinians, who are themselves victims of such acts.

Finding the cure should not involve killing the patient, and this is what Israel is actually doing. If finding the needle will involve burning the whole haystack, then perhaps the end of this century is moving towards a future in which states will be built on carnage and carcasses.

It is evident that terrorism cannot be fought in a one line dimension, and the Israelis are very much aware of this fact. Therefore one wonders about the continuation of this policy, which plays straight into the hands of radicals, and is more likely to create desperation rather than provide hope.

Mr Arafat is limited in his resources to catch the ring leaders of such groups, and more importantly he is circumscribed by facts on the ground which indicate that there is no united consensus regarding the legitimacy of his presidency, and the history of Hamas which acquired the status of Islamic resistance against occupation.

The Israeli government is pushing Mr Arafat into a corner by demanding that he should move with strength against Islamic radicals. Mr Arafat responded by doing what is required of him with varying success depending on which side of the fence one is looking at.

However, coupled with that, there is another development on the more placid level which may threaten to blow into a full storm and that is the issue of the Palestinian National Charter.

Mr Arafat is in an unenviable position. On the one hand, he is seen to be arresting what many would consider as ordinary individuals, whom are seen by many as heroes. On the other hand, he is pushing for the abolition of the charter that has contributed to his own continued credibility in Palestinian eyes.

Mr Arafat sees that the dilemmas of peace are far more dangerous to his position than the darkest days of trench warfare in Lebanon. The art of politics and statesmanship require much more silence and faith, than fiery speeches and empty promises. It also requires more space to manoeuvre, and more time to adjust to the new circumstances. Alas, for Mr Arafat there was no transitional period in which he could count stock, for he was plunged into the deep end from the beginning without the experience of the art of politics as opposed to that of underground struggle.

It is no consolation to say that such are the affairs of the Middle East, and once too often many bad students of the regional politics have paid dearly for their mistakes. In the past, for the Palestinian leadership, moving in grey areas has been the most suitable environment to operate within, but when circumstances dictate that black and white decision ought to be made then it is hard to draw on previous experience. Thus again it may not be timely to demand of Mr Arafat to take such decisions.

One thing is sure, the Palestinian leadership does not believe that it is immortal, in as much as any reasonable human being has the same attitude.

It is very hard to believe that Mr Arafat can provide for a continuity of the Palestinian state, if he is constantly pushed towards a showdown with his opponents.

The Israelis have their own elections, and the Palestinian people are encircled, a formula which leads to the conclusion that we must expect some trouble in the dangerous days ahead. Who is to blame for what is happening? This question does not require an answer, as it is futile to look for some bright spots in a long chain of mistakes. However, one can easily say who is the winner in all this mess, and undoubtedly it is the criminals. ■

Business scene

The Middle East Engineering Group has secured a contract for the construction of a 20 million watt power plant in Jordan. The group is led by the Jordanian firm of JDA Engineering. The contract is valued at JD 1.5 million. The group is also working on a contract for the construction of a 10 million watt power plant in Jordan. The contract is valued at JD 1.5 million. The group is also working on a contract for the construction of a 10 million watt power plant in Jordan. The contract is valued at JD 1.5 million.

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Edited by Marwan Al Asmar

Palestinians killed: Latest statistics

● More than 1900 Palestinians were killed on the West Bank and Gaza since the start of the Intifada which started in 1987. About 127 women and 268 children killed by Israeli soldiers. More than 366 were killed since the Oslo accord in 1993.

However, the number of Israelis killed were 389, of whom 48 were stabbed, and 139 died by 17 bombings carried out by Hamas and Islamic Jihad. About 213 died since the signing of the Oslo accord. This was the latest reports of an international organization for human rights.

The latest imposed security zone around the West Bank and Gaza, (started 25 January) is the 43rd of this sort since the start of the 1987. Also, there has been about 200 attacks on mosques and places of religious worship since the signing of the Oslo accord. About 34 of these attacks were on the Al Aqsa Mosque. The Israeli authorities have confiscated 57,000 dunams from Jerusalem since the Oslo accord up till the latest self-rule agreement with the Palestinians.

No to change in National Charter

● The Popular Front for the Liberation of Palestine (PFLP) and the Democratic Front for the Liberation of Palestine (DFLP) both rejected the amendment of the Palestinian National Charter.

Mr George Habash, the general secretary of the PFLP argued that they are against the convening of the Palestinian National Council to discuss the repeal of the clauses dealing with the destruction of Israel, so long as it continues to impose a total security zone on the West Bank and Gaza.

They said that Israel has imposed a policy of starvation on the people, so any attempt to change the National Charter at the present time would be tantamount to suicide. Meanwhile, Israel has agreed to let in the West Bank almost all members of the PNC, 18 of whom were previously expelled.

Religion under spotlight

● According to Israeli television, the Israeli army is now watching the Imams of the Al Aqsa Mosque in Jerusalem. More precisely, the army is now listening to the preachers Friday sermons. Have they converted to Islam? Certainly not! The army is watching out for any provocative statements from these patriotic clergy.

As part of what can only be described as "Islamophobia", the Israeli police have closed down two Islamic welfare societies in Nazareth, a town inside Israel. The police were acting on the orders of the commander for the northern region.

On a different note, one which is likely to surprise many, the Islamic movement inside Israel said that it would fight the next Israeli general elections that is scheduled for 28 May. Sheikh Abdullah Nmr Darweish said that his movement is nearly to become deputies in the Knesset.

Saudi recognized Palestinian passport

● Saudi Arabia has recognized the Palestinian passport, issued by the Palestinian National Authority, for pilgrim to Mecca. The Saudi foreign minister Prince Saud Al Faisal said his country was willing to deal with the passport as soon as it is appropriate. The Prince did not elaborate.

Israelis go to Qatar

● Qatar is quickly normalizing its relations with Israel. While waiting Peres's visit to the state, its Emir Sheikh Hamad Ben Khalifah Al Thani, has invited two prominent Israelis in the field of horse racing and breeding to attend the horse riding festival which ended last week in Doha. Uri Aricli and Eitan Fritsmehr have already visited Morocco and Jordan according to Al Quads.

Palestinian newspapers go international

● Palestinian newspapers will soon be seen on the internet. This will be a revolution at least on the local Palestinian level, where literally the whole world will have access to Palestinian newspapers both in English or Arabic on the computer. The operation which is likely to become effective sometimes this month is being organized by a Palestinian Jerusalem-based Inter-News organization.

The Star

Jordan's political, economic and cultural weekly

email: Star@net.com.jo

Telephones: 652-380, 645-380

Fax: 648-298

BBC defends Saudi film

BBC sought to play down the diplomatic implications of a planned Panorama film on human rights in Saudi Arabia. It dismissed as inaccurate the charge that it was planning to show film of a Saudi princess being beheaded with a sword. A BBC spokeswoman said: "The footage being shown is a small part of a programme which examines some of the human rights issues in Saudi Arabia. The film is a piece of journalism looking at Britain's relations with Saudi Arabia and includes interviews with the Saudi Ambassador and the former British ambassador, Tom King."

The programme will show distant footage from an execution. It had condemned the BBC following the execution was to be shown. Roger Smith, a Conservative MP, said it would be gratuitously sensational and could sour relations between Britain and Saudi Arabia, which had



Arabs in Israel:

A struggle for acceptance

Arabs say anti-Arab sentiments are reflected in daily life. Many Jews refuse to rent or sell houses to them.

By Marjorie Miller
Los Angeles Times

JAFFA, ISRAEL—The day after a suicide bomber blew himself up outside a Tel Aviv mall, bringing the nine-day death toll from Hamas terrorism to 62, Palestinian graduate student Farid Hamdan made the mistake of saying "good morning" to a Jewish acquaintance at Tel Aviv University.

"There's nothing good about it," the woman snapped. "You see what you people have done?"

A few days later, several of Hamdan's students at Jaffa High School No. 12 had a similar encounter while waiting to see President Clinton in Tel Aviv. A young Israeli heard the group of 16-year-olds chatting in Arabic and hissed. "We will kill Clinton and we will kill you, too."

Ashouq Khouny, who had gone to the meeting to express her sorrow over the bombings, was stunned. "I wanted to say that we are not guilty," she said. "But I was a little afraid to meet it, so I didn't say anything."

For Israel's 800,000 or so Arab citizens, the deadly spree of suicide bombings by Islamic fundamentalists has been a double blow. Because three Palestinians were among those killed in the bombings in the past month, the blasts have sown fear among Arab communities as well as among Jews.

On top of that, Palestinians in Israel say the bombings have dealt a dramatic setback to their hopes for gaining equal rights. Once again, they say, they are being blamed for the carnage carried out by a small group of Palestinian fanatics from the West Bank and Gaza Strip and they have been subjected to a barrage of verbal

and physical abuse.

In the face of such hostility, Arab Israelis are lying low. Some say they try not to "look Arab," while others refrain from speaking their language in public. Still others stay at home.

The issue of loyalty is not new for Palestinians in Israel. About 150,000 Arabs remained in the country after the war of independence in 1948. Since then, these natives and their offspring have straddled the border between warring worlds, living under the glare of suspicion from both sides.

The Arab world has found it difficult to accept their voluntary adherence to a state of Jews, while Jews have looked at their blood ties to Israel's historic enemies and seen a fifth column in the Arab-Israeli conflict.

Certainly Palestinians in Israel supported their brothers' struggle for an independent state of Palestine in the West Bank and Gaza. During the seven-year "intifada," or uprising against Israel, they gave food, clothing and money—anything they could do within the law—to help the fight for a Palestinian homeland.

But as far as Palestinians in Israel were concerned, the peace accords between the Israeli government and Palestinian leader Yassir Arafat had started the West Bank and Gaza down the road to independence. With the recent Israeli troop redeployment from West Bank cities and the Palestinian elections, Palestinians in Israel thought they saw an end to the conflict between their state and their people.

Most had no intention of leaving Israel or, more important, the land where they were born. Instead, they believed

they finally had a chance to focus on gaining the equal rights at home that long had been denied them in the name of national security.

To win those rights, they were looking not to Arafat but to Israeli Prime Minister Shimon Peres and other Jewish and Arab leaders running in the 29 May national elections. Then the human bombs began to explode in rapid succession, starting 25 February.

The main issues, say Arabs in Israel, are getting equal access to jobs, education and government resources, and to ending their status as second-class citizens.

Even the government acknowledges that much remains to be done to narrow the social and economic gaps between Arabs and Israelis.

"The paradox," said government spokesman Uri Dromi, "is that while this government has done unparalleled things for Arabs, this has only highlighted the awareness of so many years of neglect."

And of continued inequities. In the Arab village of Bartaa, residents recently watched in frustration as Israeli workers installed lamp posts on the road from Highway 65 to the Jewish town of Katsir, but not on the short, right-hand fork to Bartaa.

Riad Kabba, the mukhtar, or clan leader who acts as mayor of Bartaa, explains that Katsir is one of the Jewish settlements inside Israel's "Green Line," which former Defense Minister Ariel Sharon established in the 1980s to prevent Arab villages from expanding and merging into blocs.

In fact, the Green Line that divides Israel and the West Bank land it captured in the 1967 Middle East War runs right through the middle of Bartaa, putting half of the town

inside Israel and half in the West Bank. All of the families on both sides are related and share the same last name.

Kabba has been fighting for years for an Arab town council in Israeli Bartaa to represent the village's interests and receive government funds for community projects.

Now, in the aftermath of the suicide bombings, he fears that the only construction in store for Bartaa may be a fence along the Green Line—part of Peres' new policy physically to separate Israel from the West Bank and try to keep terrorists out.

In Israel, hard-line opponents of the peace process dismiss the idea of separation along with Peres' vision of a new Middle East of peace and cooperation. And one main reason they offer is the enemy within.

"More than 850,000 Arabs live within the Green Line," wrote The Jerusalem Post in an editorial after the 4 March Tel Aviv bombing. "And to state that the vast majority are loyal to the state is as meaningless as the truism that most Palestinians are not terrorists. It takes no more than a few hundred activists to wreak the kind of havoc that Israel has just experienced."

Arabs say—and Arab sentiments also are reflected in daily life. Many Jews refuse to rent or sell houses to them. In the cities where Arabs and Jews both live, they are not welcome in Jewish apartment buildings or even Jewish neighborhoods.

Arabs acknowledge that Israeli society has opened up to them in the last 20 years. Many of the nation's best-known actors and soccer players and one of its most famous Hebrew-language authors, Antoine Chamras, are Arabs.

Nonetheless, they say, there is a ceiling on advancement for Arab professors in universities and government. And although Arabs have made it into the Knesset, their role there is questioned by much of the Jewish population.

Many Israelis believe that Arab Knesset members should not be allowed to vote on issues that involve national security—in the same way that Arabs are exempt from serving in the Israeli army because of a potential conflict of loyalty.

Many opponents of the Israeli-Palestinian accord have argued that it did not have a "real majority" because its approval by the Knesset depended on Arab votes.

Most Arabs are opposed to serving in the Israeli army, although many would like to have the option of a noncombat national service in order to win military benefits such as access to low-interest mortgages. But they do not want to be in the position of having to fight against Arab armies.

According to a Tel Aviv University poll published before the bombings, an unprecedented 80 percent of Arab citizens are expected to turn out for the May national elections—up from 69 percent in 1992.

A majority of those were planning to vote for Jewish Zionist parties, which Israeli Arab citizens said were in the best position to advance peace with the Arab world and Arab rights at home.

Many Israeli politicians have called on Israelis to refrain from blaming all Arabs for the suicide bombings, but Bartaa's Kabba suspects this is largely electoral politics. "They still need our votes," he said.

● JAFFA, ISRAEL—Arabs in Israel are not only facing discrimination in the workplace, but also in the housing market. According to a survey conducted by the 120-seat Knesset, The Arab unemployment rate is 30 percent, compared with less than 5 percent for the rest of the population, and there are no Arabs among the 80,000 Israelis employed in state companies, Sami says.

Moreover, there are no Arabs in the Cabinet, on the high court or at the top level of government. In a Gallup Poll before the bombings, 47 percent of Israelis surveyed said they opposed the appointment of the first Arab minister in the next government, while 41 percent approved and 12 percent were undecided.

Many advocates for Arab rights say that in the last four years the Labor government has tripled government funding to Arab municipalities, bringing it nearly up to the level of Jewish communities. The government has built roads and schools and encouraged investments in business and tourism projects in Arab areas, particularly Nazareth, which is gearing up for the 2,000th anniversary of the birth of Jesus Christ.

It also has improved health services and launched an affirmative action program for Arabs, hiring 400 civil servants in the last three years, according to Alouph Hareven, co-director of the Arab rights group Sikkuy.

extreme one ever imposed," said Dr. Ruchama Marton, a psychiatrist who is chairwoman of Physicians for Human Rights. Marton said about 250 Israeli physicians are volunteers in the organization.

But Shlomo Dror, spokesman for the Israeli military administration to the territories, said that human rights groups and Palestinian officials have exaggerated the hardships imposed by the closure.

Dror insisted that any patient who truly needed treatment in Israel, and could find no alternative in the territories, has been granted entry. He denied claims by Palestinian officials that as many as seven patients died en route to care because their ambulances were stopped and delayed at army checkpoints.

Dror said that the situation in the territories is difficult but not life-threatening. "The problem in the territories is a problem of quality of life. The problem in Israel was one of staying alive," he said.

"This closure is the most

Israel to ease ban on Palestinian border crossings

By Mary Curtis
Los Angeles Times

JERUSALEM—Faced with rapidly deteriorating economic and health care conditions in the West Bank and Gaza Strip, Israel took steps Sunday to slightly ease the strict closure it imposed 3 March after a rash of suicide bombings.

Prime Minister Shimon Peres told his Cabinet that Palestinians may return to their jobs in Jewish settlements in the territories and that Palestinian patients will be allowed to seek treatment in Israeli hospitals.

Still, all but a few Palestinians will be barred from their jobs in Israel indefinitely, he said, because Israel's security forces continue to receive frequent reports of planned terrorist attacks.

Israel was the main source of employment for West Bank and Gaza Palestinians before the borders were sealed, with about 60,000 Palestinians working legally there.

But the closure has proved so popular with Israelis that Peres' Labor Party has decided to make separation between Israel and the territories a main theme of its campaign for 29 May national elections, newspapers here reported Sunday.

Peres reportedly prefers portraying the current closure as temporary. But Interior Minister Haim Ramon, who is in charge of Labor's campaign, is pressing the party to promise voters that the closure will be made permanent.

Israel is asking other nations to contribute to a fund that will create jobs in the territories for Palestinians, and the government has authorized permits for 100,000 foreign workers to replace Palestinians inside

Israel. Touring the Karni checkpoint between the Gaza Strip and Israel on Sunday, Deputy Defense Minister Orr said that goods—but not people—will now be allowed to pass in and out of the territories.

Human rights organizations and physicians have charged that the closure has seriously damaged the Palestinian health-care system and endangered the lives of some patients.

"The situation of health care in the territories is chaotic," said Dr. Amin Thajli, director of Al Makassed, the largest and best-equipped hospital serving Palestinians. Thajli said his hospital has been virtually paralyzed by the border

closure. Al Makassed, a 250-bed hospital, is located in East Jerusalem. About two-thirds of the hospital's staff, or 400 employees, commute from the West Bank in normal times, Thajli said. But until recently, doctors, nurses, technicians and other health care workers were kept away under the ban.

"This has deprived thousands of Palestinians of badly needed services," Thajli said. He said the hospital has been forced to cancel scheduled surgeries, close its outpatient clinics and suspend its physician training program. "It is like canceling a hospital," he said.

Two Israeli rights groups, Physicians for Human Rights

and the Association for Civil Rights in Israel, joined with Al Makassed last week in petitioning Israel's High Court of Justice to allow health-care workers from the territories to return to their jobs inside Israel.

The court gave the army 45 days to devise a plan that permits at least some health-care workers to do so.

In the meantime, Thajli said, the army agreed to immediately ease some restrictions. On Sunday, 22 of Al Makassed's staff from the West Bank received permits to go to work, with 223 others expected to join them this week.

Searching for the most wanted fugitive in Gaza

By Nicholas Goldberg
Los Angeles Times—Washington Post News Service

KHAN YUNIS, Gaza Strip—On the outer wall of Mohammed Dief's cinder-block house in this squalid refugee town is a sketch of the Islamic holy book, the Koran, superimposed over a map of Palestine.

Several feet away, under a shrunken window, is another, somewhat cruder drawing: a machine gun, thick, black and menacing.

No one will open the door of the low, tin-roofed house, even though his mother and several other women are home, conversing quietly inside. Neighbors refuse to stop on the narrow unpaved alley outside the house, whispering only that it is too dangerous. Lurking all around, they say, are the plainclothes "mukhabarat"—the Palestinian secret police—watching each person who comes near. Four days ago, the mukhabarat took away Mohammed Dief's father.

already been damaged by the cast involving the disident, Mohammed al-Masri.

The Government is anxious to maintain good relations with the Saudis because exports to the country were worth 1.5 billion pounds in 1994. The BBC said it had not come under any pressure not to go ahead with the film, Death of a Prince, scheduled for April 1.

The title echoes a controversial ITV drama, documentary, Death of a Princess, shown in 1994, which told the story of the death of a Saudi princess executed for adultery. That programme led to the severing of diplomatic relations and the loss of contracts.

The image of Panorama has been transformed since its new editor, Steve Hewlett, took over last year. The programme has been at the center of a series of controversies, including Martin Bashir's interview with the Princess of Wales, and allegations of bribery surrounding the National Lottery. ■

"I really must go," says a neighbor, refusing to discuss the significance of the graffiti, or anything else. "It is very dangerous to talk right now while the search is on."

The man being sought is the most-wanted fugitive in Gaza. As chief of the Izzedin al-Qassem brigades, the military wing of the Islamic militant group Hamas, Dief is said to have ordered the death of more than a dozen Israelis—even before masterminding the most recent wave of suicide bombings, which killed 60 people and threw the future of the Middle East peace process into doubt.

Palestinian officials say they have been close to catching Dief six times now, but that he has escaped each time. Last Saturday, they got a tip that he was at the Jabalya refugee camp in Gaza, but when soldiers arrived 10 minutes later, Dief was gone—having fled, apparently, on a bicycle. Last Thursday, sources said, they were told he might be in the Shajaiya neighborhood of Gaza, but when hundreds of police officers raided the house, a Hamas activist threw a grenade out the door. Two Palestinian police were hurt and Dief—if he was there at all—escaped.

"He's a real fox," said Bng. Gen. Zacharia Balousha, deputy director of Palestinian intelligence. "He uses several aliases, and changes his appearance from time to time with the help of different disguises. He moves from house to house so it is difficult to locate him."

Palestinian officials say that they are committed to catching him, and that sooner or later they will succeed. "He can't remain in hiding forever," said Nasser Youssef, chief of the Palestinian security forces. "We will find him, arrest him, and try him."

But in the wake of the bombings, the Israelis are no longer satisfied by such answers. Several senior Israeli officials insisted last week that the Palestinians know how to find Dief and could arrest him any time they wanted. Although the police under Palestinian Authority President Yasser Arafat have closed Hamas-run schools, taken over mosques and apprehended more than 900 Hamas and Islamic Jihad activists since the wave of suicide bombings began—including 35 of the 37 Hamas leaders on a list provided by Israel—the arrest of Dief has turned, for the

Israelis, into a symbolic test of Arafat's resolve to root out terror.

Last week as the peace talks lay in limbo and the Israeli elections barreled closer, beleaguered Prime Minister Shimon Peres said he would not take the next step in the peace process—withdrawal of Israeli troops from the West Bank city of Hebron—until Dief is apprehended.

In his old neighborhood of Khan Yunis, Dief's newfound notoriety has made him something of a hero. Here, amid the angry pro-Hamas graffiti and the fading photographs of the martyred fighters, neighbors remember him as a quiet and polite boy, fairly religious and well-spoken.

"As I understand it, he was part of the machine of Hamas," said Roni Shaked, a former security official who is an expert on Hamas. "From school to high school to university to Izzedin, all through Hamas. That's how it works. All the good activists start young. You don't become Hamas when you're 21."

As a top leader of Izzedin al-Qassem, Dief is in the forefront of the battle against the Oslo peace agreements between Israel and Arafat's Palestinian Authority. Since the signing of the Oslo agreement in 1993, hundreds of people have been killed in bus bombings and other suicide attacks by members of Izzedin al-Qassem, who believe that Israel must withdraw from the land of Palestine, and an Islamic state must be proclaimed in its place.

Officials of the Israeli Shin Bet security force say it was Dief who was responsible for operations that killed two Israeli teachers near Beit El and four Israeli vegetable merchants in Gaza. They say he gave the order to kidnap and kill soldier Arye Frankenthal in July, 1994. When Nachson Wachsmann, an American citizen in the Israeli army, was kidnapped and killed in the name of Allah in October, 1994, it was again Dief who gave the orders and negotiated with the Israelis, according to the Shin Bet.

Dief worked closely with Yahya Ayyash, the master bomb-maker who was known as The Engineer, and who was assassinated in January, presumably by Israel. He gave the order, according to the former head of the Shin Bet, to carry

out suicide bombings of buses in Jerusalem and Ramat Gan in 1995.

During the most recent round of bombings, it was Dief who sent his deputy, Hassan Salameh, to recruit Mohammed Abu Wardah, who in turn selected the suicide bombers.

"This is not speculation, it's not theories," said a senior Israeli official last week. "It's known from our interrogations. He was very directly involved in all these killings."

If allegations are accurate, Dief is clearly one of the most dangerous terrorists on the loose in the occupied territories. But something more has driven Israel to make Dief the linchpin of future peace talks: his relationship to Arafat's Palestinian Authority.

According to senior Israeli security officials, Dief is one of the Hamas leaders who has been talking for months to officials of the Palestinian Authority about a possible cease-fire agreement. Sources say those talks continued up until the days just before the 26 February bombing of the Number 18 bus in Jerusalem. Some say the talks continued even after that.

The battle to find Dief goes to the heart of the Palestinian-Israeli conundrum at this crucial moment in the peace process. Peres, under tremendous pressure in the weeks before the May 29 general election here, feels he must demand—not ask—that Arafat crack down. Threatening and blustering, Peres has dropped the rhetoric of peace for the vocabulary of war, in a desperate bid to win back centrist voters who are threatening to defect. No matter what Arafat does, Peres is under pressure to say it's not enough.

Arafat and other Palestinian leaders, however, are caught in a bind of their own. Their constituents—facing closed borders and tough restrictions of movement that they consider "collective punishment"—are angry as well, and are not in the mood to see their leaders take orders from Israel. Arafat must walk a fine line.

That has left some Palestinian officials arguing that Dief is not quite as important a figure as the Israelis would have one believe. "He is not Rambo," said Palestinian Minister of Justice Freih Abu-Midain. ■



ARAB BANK

PLC

CHAIRMAN'S MESSAGE

Dear Shareholders,

Arab Bank, an institution firmly established in the financial markets, celebrated its 65 years of progress in July 1995. The financial position and income statement for the year are clear evidence of the bank's strength. In the following pages, I have the pleasure of briefly reporting on the major changes that affected the financial markets and the performance of your institution during the past year.

The continuous efforts to realise a peaceful settlement in the Middle East dominated the region's economic and financial activities. However, it is important to emphasise that a final and just settlement is difficult and, as yet, not a reality. The positive impact that is anticipated for the well-being of the Arab citizens requires concentrated efforts. Our determined drive to recover all our fair and legitimate rights must also continue.

Our future prosperity depends on what we achieve ourselves. The Arab nation has to take the initiative to advance its economic development. A fresh vision is needed to enable the Arab world to control its natural resources. Integrating the economies of all Arab countries is the logical response to the challenges of the recent movements that unified the economies of the 'most developed nations'. Free inter-Arab trade and unrestricted movement of capital should be achieved. Laws that hamper trade and Arab investments across borders should be amended. Changes in public policies and regulations are also needed to free the private sector completely. Moreover, it is important to modernise and harmonise Arab commercial laws in order to make them compatible with those of the most economically advanced nations.

Public borrowing from local and international markets continued in 1995 in accordance with the development plans of the Arab countries. Some Arab governments sought a rating for their debts by international agencies. We believe this is a healthy development. Borrowing for investment is expected to increase with the efforts being made to build the infrastructure and enhance output. In keeping with the bank's mission and commitment to develop the economies of the Arab World, Arab Bank was among the leading financial institutions that participated in funding sound economic development and investment projects.

Mergers among leading companies, especially financial institutions in the United States and other developed countries, dominated financial markets in the past year. Continuous merger activities will accelerate the reshaping of the banking industry, and new challenges will emerge as a result. Consequently, banks have to be more efficient and offer higher returns on investments. Regional financial institutions will be tested. Global and better capitalised banks may be able to outperform them by deploying their financial power and advanced technology.

In 1995, regulatory authorities dedicated more time and effort to strengthening their supervision of financial institutions in view of the difficulties and failures of some of the leading financial houses. Regulations were introduced to improve the quality of the internal control departments within banks, the role of the external auditors and the inspection by the central banks. The new regulations aim to reduce the risk of failure as a

result of fraud and mismanagement, and to increase the stability of the local and international monetary systems. Several attempts were also made to subject trading in securities and financial derivatives to the same level of supervision as the consolidated financial statements of multinational banks. In addition financial regulators were pressured to develop a global regulatory framework.

During the last quarter of the year, the Central Bank of Jordan fixed the exchange rate of the Jordanian dinar at 708/710 fils against the US dollar. The action of the Central Bank was justified by the structure of the Jordanian balance of payments. Furthermore, most currencies of the Arab oil producing countries are fixed against the US dollar as the price of oil is quoted in that currency. To secure stability in the exchange rate of the Jordanian dinar, it is important for the monetary authority in Jordan to maintain the exchange rate against the dollar for a reasonable period of time and within a narrow range. Consequently, there is expected to be less fluctuation in the translation adjustment within the equity accounts of the Group, which is reported in US dollars.

In short, it can be said that the Arab Bank had a good year in 1995. Once again the policy of Arab Bank's management has proven successful. Good results were also attained by all entities of the bank.

*** RECORD INCOME :** Net income for the year improved to JD 80.5 million in comparison with JD 70.5 million in the previous year, representing a growth of JD 10.0 million and 14.2%. The Group net income grew by 19.0% to reach US\$ 168.0 million. This record level for net income was achieved for the first time in the history of the bank.

*** INCREASED BUSINESS VOLUME :** Operating income, a key measurement of fundamental business strength, was up by JD 16.8 million over 1994 to JD 248.1 million. Operating income in the Group reached US\$ 473.9 million from US\$ 436.4 million in the previous year.

*** ENHANCED OPERATING EFFICIENCY :** Operating expenses to total revenue ratio declined to 55.2% from 57.1% in 1994. The ability of the bank to control expenses and adhere to budgets was a major factor in improving operating efficiency. Growth in the branch network and improvement in staff numbers and qualifications were not compromised.

*** GROWTH IN QUALITY AND EFFECTIVENESS OF ASSETS :** The ratio of loan portfolio to total assets improved to 39.9% from 38.3%. Selective prime quality assets constituted the extended volume of loans. At the same time, the bank's policy of amending its doubtful debt provisions to levels that exceed the industry norms was maintained. The growth in net interest and commission income by JD 35.4 million and 16.0% is a very positive sign of our improved effectiveness in managing the bank's assets and our continuous progress in successful risk control. A reasonable rate of interest on investments is sought within an environment of restrained risks and high stability.

The Arab Bank Board of Directors recommends to the General Assembly



to approve the distribution of 35% of the nominal share value of capital, i.e., JD 15.4 million, being a dividend of JD 3.5 per share. The success of the bank in enhancing its capital base improves its competitive ability locally and internationally. The growth in capital accounts gives the bank new opportunities for investment. At the end of 1995, total equity reached JD 552.0 million compared to JD 487.0 million in the previous year. With its secondary capital, the bank is well placed to progress and compete successfully. The capital adequacy ratio accordingly will be 13.76%. The equity of the Group rose to US\$ 1,267.9 million from US\$ 1,180.5 million in 1994, and the capital adequacy ratio improved to 14.64% from 13.65%.

The success of Arab Bank is based on our ability to serve our customers effectively. We remain wholeheartedly committed to this course, and we will continue to work with our clients to understand and meet their wants and needs to the best of our ability. All services of the bank, whether private, commercial or corporate, will continue to improve. We intend to invest in upgrading and modernising the bank's systems and technology. We also aim to identify our customers' needs for new services and to meet them effectively.

The growth in the branch network continued in 1995. Palestine received special attention. The bank now has 11 branches in the West Bank and Gaza Strip. There are plans to increase the number of branches to more than 20 within the near future, including the re-opening of our branch in Jerusalem, which is still closed as a result of the occupation. Six new cash offices were also opened in Jordan as well as a new branch in Valencia, Spain, another in Egypt and an office in Cyprus.

On 31 March 1995, the General Assembly approved the Board of Directors' decision to appoint Dr. Nasser Al-Rashid as a member of the Board as of 18 January 1995. I welcome Dr. Al-Rashid and have great confidence in his ability to contribute to the success of the bank.

I thank all shareholders and customers of the bank for their support and the business they entrust to us as well as for their confidence which we deeply appreciate. I am also proud of the efforts made by the thousands of staff members of the bank, which contribute so greatly to the bank's success and results. Finally, I would like to assure you of our determination to maintain our strong presence in pioneering our outstanding services to you.

Abdulmajeed Shoman
Chairman, Board of Directors

DEPUTY CHAIRMAN'S MESSAGE

CHALLENGE AND OPPORTUNITY

Challenge creates opportunities.

In 1995, the banking industry was challenged repeatedly by the regulatory authorities as well as by the changing wants and needs of its customers. At Arab Bank we not only adapted to these conditions, but worked hard to use them to identify openings, add improvements and move forward.

Regulatory authorities are pressing financial institutions to control all risk components at a sound level of confidence. They have instituted a framework that requires the financial industry to a) assess and correct weaknesses in organisational structure and control, b) improve internal auditing, and c) create a proper system for monitoring bank risk exposure via Asset Liability Management Committees (ALCO). Furthermore, the framework focuses on regulator control in identifying risk as well as the role of external auditors in supporting and supplementing the control system.

Arab Bank regularly examines its reporting lines and functional responsibilities. In 1995, we developed an integrated control mechanism with a clear line of accountability. We began by reorganising credit functions. This restructuring effected changes in policies, responsibilities, reporting lines and the evaluation of credit risks. At head office, decisions related to credit are handled by committees at three levels: credit departments, a credit management committee, and a senior authority committee. Risk assets are supervised by three separate departments, each in charge of a different geographical area. The Assistant General Manager for credit coordinates and supervises the three credit departments and heads the credit management committee. The senior authority committee includes the Deputy General Manager, the Assistant General Manager, and the three Senior Managers of the credit departments, and is chaired by the General Manager. As a result, the credit process has become more effective and the credit risk is better controlled.

In addition to the existing Asset Liability Management Committees in the regional centres, a higher Asset Liability Management Committee was established at head office in the past year. This Committee reports directly to the General Manager. The high Asset Liability Management Committee is in charge of supervising and controlling liquidity risk, interest rate risk, sovereign risk and management of capital adequacy. The risk control and management include on- and off-balance sheet components. Timely and relevant reporting systems as well as on-line data processing ensure the effectiveness of the Committee's functions. These reporting systems along with the mathematical and simulation modules will enhance the bank's ability to control risks and increase the efficiency of the decision-making process at head office.

The internal control function of Arab Bank received special attention from the top management as well as from the Board. The objective of the new development in this area is to reshape the internal control function so as to enable it to identify warning signals in the operating system and report them in time. The final outcome of the internal control enhancement process was the establishment of an audit committee, which is chaired by the Deputy Chairman of the Board. The purpose of the audit committee is to improve corporate governance. Its main function is to review financial statements and act as a liaison between the auditors and the Board of Directors. Furthermore, it provides an effective independent check on the executive function, b) an impartial forum for the review of the bank's financial data and internal audit, c) a mechanism to generate the necessary impetus for reviewing the existing system of internal control and, whenever necessary, initiating improvements and monitoring their effect and, lastly, d) effective measures for improving the quality of financial reporting as well as financial communications with shareholders and



the public. The audit committee is another step taken by Arab Bank to put in place an integrated risk control system aimed at preventing any deficiencies in its operations.

Transparency and full disclosure are important disciplines that can prevent systematic problems. In the past few years, the management of Arab Bank improved its disclosure level progressively. In line with previous plans and with the guidance of the audit committee, the 1995 financial statements and the notes to these statements were prepared in conformity with International Accounting Standard No. 30. The level of disclosure in the annual report has never been as comprehensive as it is this year. We hope that the full transparency of the bank will enable the shareholders, the customers and other readers of the financial statements to appreciate the ever-growing earning power of the bank, its low level of risk and strong financial position.

Our efforts to fine-tune the bank's ability to control risks were carried out with our customers in mind. Enhancing the customers' confidence is an objective that was targeted by the management a long time ago, even before the recent trend in the banking industry. The top management of the bank has also gone down to the grassroots to identify its customers' needs and the services that meet their demands. Periodical management meetings between branches and top management at head office have become a regular event. The rich blend of head office knowledge of operating units coupled with strategic planning capabilities enables the bank to excel in identifying the preferences of its customers and meeting them effectively.

Several studies and surveys were carried out in 1995 to examine and evaluate the marketing process at Arab Bank Group. They addressed all aspects of marketing, including the bank's products and services, its distribution and sales channels, pricing, customer segments, and the utilisation of new marketing concepts. The conclusions of the marketing research and customer survey underlined the growing need for a new and wider range of private banking products and services. In order to meet our clients' needs and improve our existing operations, a task force for private banking was set up to outline the strategic changes that the Group needs to adopt. The task force also put forward a short- and medium-term plan of action. Improvements in the Group's private banking services will be carried out on a global basis and private banking functions will be separate from other banking activities. We will invest sufficient resources to achieve our objectives. The Group aims to be the number one provider of private banking services to Arab individuals. We also aim to become a leader in providing private banking services to persons of high net worth in the markets we serve.

Arab Bank will continue to capitalise on the positive aspects of change and challenges. We shall remain focused on our objectives to excel in serving our customers and to enhance the welfare of our shareholders. Our success symbolises the fulfilment of our mission in serving the communities in which we operate.

Khalid Shoman
Deputy Chairman,
Board of Directors



ARAB BANK PLC

Balance Sheet as of 31 December 1995 and 1994

	1995	1994
Assets	JD ('000)	JD ('000)
Cash and due from banks	2 922 816	2 664 578
Funds with central banks	1 223 778	1 200 376
Government securities	667 865	497 400
Trading securities	125 750	130 704
Loans and advances, net	3 711 108	3 131 549
Long-term investments, net	459 024	394 049
Fixed assets, net	52 156	53 526
Other assets	133 132	111 126
Total Assets	9 295 629	8 183 308
Customers' liability on guarantees, letters of credit and acceptances	3 631 792	3 048 700
Total	12 927 421	11 232 008

Income Statement for the years ended 31 December 1995 and 1994

	1995	1994
	JD ('000)	JD ('000)
Interest income	698 000	511 506
Commission income	54 669	48 441
Less: Interest expense	494 245	336 713
Commission expense	2 055	2 312
Net interest and commission	256 369	220 922
Less: Provision for doubtful debts and investments	34 214	23 782
Net interest and Commission after provision	222 155	197 140
Add: Foreign exchange trading	16 328	16 233
Other income	9 564	17 907
	248 047	231 280
Less: General and administrative expenses	136 943	132 123
Net income before tax	111 104	99 157
Income tax	30 649	28 702
Net income	80 455	70 455
Appropriation:		
To voluntary reserve	22 000	19 000
To general reserve	43 000	36 000
Proposed cash dividend	15 400	15 400
Directors' remuneration	55	55
Total Appropriation	80 455	70 455

	1995	1994
Liabilities and Shareholders' Equity	JD ('000)	JD ('000)
Customer deposits	5 797 338	5 341 346
Bank deposits	2 185 968	1 670 818
Borrowed funds	21 453	13 971
Cash margin	370 803	335 472
Provisions	135 903	128 185
Proposed dividends and remuneration	15 455	15 455
Other liabilities	216 709	191 061
Total Liabilities	8 743 629	7 696 308
Capital	44 000	44 000
Statutory reserve	44 000	44 000
Voluntary reserve	116 000	94 000
General reserve	348 000	305 000
Total Shareholders' Equity	552 000	487 000
Total Liabilities and Shareholders' Equity	9 295 629	8 183 308
Guarantees, letters of credit and acceptances	3 631 792	3 048 700
Total	12 927 421	11 232 008

Cash Flow Statement for the years ended 31 December 1995 and 1994

	1995	1994
	JD ('000)	JD ('000)
Cash flow from operating activities:		
Interest and commission received	784 003	575 094
Interest and commission paid	(487 928)	(320 818)
General and administrative expenses paid	(129 038)	(125 642)
Net cash provided from (used in) operations	167 037	128 634
(Increase) decrease in assets:		
Loans and advances	(605 614)	(482 711)
Trading securities	4 954	35 122
Other assets	(11 677)	(12 123)
Increase (decrease) in liabilities:		
Customer deposits	455 992	292 854
Bank deposits	515 150	255 653
Cash margin	35 331	49 729
Other liabilities	6 142	21 408
Net cash provided from (used in) operations before income tax	567 315	288 566
Income tax paid	(28 702)	(20 079)
Net cash provided from (used in) operations	538 613	268 487
Cash flow from investing activities:		
(Purchase) sale of fixed assets	(6 535)	(11 475)
(Purchase) sale of other investments and long-term securities	(72 000)	(37 131)
(Purchase) sale of government securities	(170 465)	(34 515)
Net cash provided from (used in) investing activities	(249 000)	(83 121)
Cash flow from financing activities:		
Borrowed funds from Central Banks	7 482	(644)
Dividend paid to shareholders	(15 455)	(15 455)
Net cash provided from (used in) financing activities	(7 973)	(16 099)
Net increase (decrease) in cash	281 640	169 267
Cash and cash equivalent at beginning of the year	3 864 954	3 695 687
Cash and cash equivalent at end of the year	4 146 594	3 864 954

Conversion rates of foreign currencies against the Jordanian Dinar for consolidation purposes

Currency	End 1995	End 1994	Currency	End 1995	End 1994
Bahraini Dinar	0.532	0.538	Pound Sterling	0.909	0.911
Cyprus Pound	0.643	0.679	Qatari Riyal	5.130	5.190
French Franc	6.918	7.613	Spanish Peseta	171.187	187.992
Greek Drachma	334.226	342.623	U.A.E. Dirham	5.180	5.240
Italian Lira	2,237.140	2,309.470	U.S. Dollar	1.410	1.427
Korean Won	1,092.330	1,125.470	Yemeni Riyal	179.240	17.140
Lebanese Pound	2,250.360	2,358.270			

Balance

Assets
Cash and due from Banks
Cash at Central Bank
Government Securities
Loans and Advances
Marketable Securities
Fixed Assets (Net)
Other Assets
Total

Profit and

Revenue
Interest income
Commission income
Less:
Interest expense
Commission expense
Net Interest & Commission
Plus:
Income from:
Securities Portfolio
Foreign Exchange Trading
Other income
Less:
Provisions for Loans
Loan losses
General and Administrative
Income Before Tax
Income Tax
Net income
Appropriations
Voluntary Reserve
General Reserve
Universities Fees
Provision for Scientific Research
Management Profit
Total

To the Shareholders
Amman-Jordan
We have audited the cash and cash flows for the year ended 31 December 1995 on our audit. We have conducted our audit in accordance with the financial statements and provides a reasonable opinion. In our opinion, the operations and its cash flows are as stated.
Amman-Jordan
January 25, 1996



ARAB BANK PLC

Balance Sheet of Jordan Branches as of 31 December 1995 and 1994

	1995	1994
Assets	JD	JD
Cash and due from Banks	850 378 270	742 128 433
Cash at Central Bank of Jordan	782 628 177	647 985 670
Government Securities	31 799 228	98 727 913
Loans and Advances (Net)	811 757 853	681 775 210
Marketable Securities	24 681 759	21 642 280
Fixed Assets (Net)	18 357 635	17 465 147
Other Assets	19 485 920	14 615 749
Total	2 539 088 842	2 224 340 402

	1995	1994
Liabilities & Shareholders' Equity	JD	JD
Customers' Deposits	2 054 230 049	1 909 661 087
Banks' Deposits	196 877 008	58 776 635
Borrowed Funds	109 508	109 609
Cash Margins	125 279 998	115 073 829
Provisions	24 561 398	15 820 926
Other Liabilities	51 861 722	53 720 338
Total Liabilities	2 452 919 683	2 153 162 424
Paid-up Capital	44 000 000	44 000 000
Statutory Reserve	8 441 527	8 441 527
Voluntary Reserve	25 673 427	18 736 451
General Reserve	8 054 205	-
Total Shareholders' Equity	86 169 159	71 177 978
Total Liabilities and Shareholders' Equity	2 539 088 842	2 224 340 402

Profit and Loss Statement for the years ended 31 December 1995 and 1994

	1995	1994
Revenue	JD	JD
Interest income	169 973 601	123 164 384
Commission income	15 427 600	13 927 674
Less:		
Interest expense	112 073 030	83,017 667
Commission expense	344 098	291 819
Net interest & Commission	72 984 073	53 782 572
Plus:		
Income from:		
Securities Portfolio	883 555	908 770
Foreign Exchange Trading	2 259 836	2 256 831
Other income	1 966 234	1 399 060
Less:		
Provisions for Loans	9 906 976	6 378 852
Loan losses	335 252	95 652
General and Administrative Expenses	33 166 591	28 275 871
Income Before Tax	34 684 879	23 596 858
Income Tax	(19 000 000)	(14 572 100)
Net income	15 684 879	9 024 758
Appropriations		
Voluntary Reserve	6 936 976	4 719 389
General Reserve	8 054 205	-
Universities Fees	346 849	235 969
Provision for Scientific Research	346 849	235 969
Management Profit	-	3 833 431
Total	15 684 879	9 024 758

Cash Flow Statement for the years ended 31 December 1995 and 1994

	1995	1994
	JD	JD
Cash flow from operations :		
Interest and commission received	186 908 925	140 779 093
Interest and commission paid	(109 691 538)	(83 309 486)
General and administrative expenses paid	(32 173 641)	(27 053 407)
Cash flow from (used in) operations before changes in assets and liabilities	45 043 746	30 416 200
(Increase) decrease in assets		
Loans and advances	(139 889 619)	(116 241 044)
Other assets	(2 077 849)	(2 765 937)
Increase (decrease) in liabilities		
Current and demand deposits	20 765 923	(16 556 756)
Saving and time deposits	123 803 039	125 734 462
Bank deposits	138 100 373	29 813 498
Cash margin	10 206 169	15 448 348
Other liabilities	(519 677)	16 539 672
Net cash flow from (used in) operations before tax	150 388 359	51 972 243
Income taxes paid	(10 953 431)	(8 272 100)
Net cash flow from (used in) operations	139 434 928	43 700 143
Cash flow from investments:		
(Purchase) of premises and equipment	(2 469 256)	(2 508 562)
(Purchase) of other investments and long-term securities	(3 039 479)	(4 973 927)
Sale of government securities	66 928 685	27 829 528
Dividends received	827 252	877 626
Net cash flow from (used in) investments	62 247 202	21 224 665
Cash flow from financing activities:		
Provision for doubtful debts	-	10 199 550
Borrowed funds from Central Bank of Jordan	(101)	26 576
Management Profit	(3 833 431)	(3 884 282)
Net cash flow from financing	(3 833 532)	6 341 844
Net increase (decrease) in cash	242 892 344	101 682 852
Cash and due from banks at beginning of the year	1 390 114 103	1 288 431 251
Cash and due from banks at end of the year	1 633 006 447	1 390 214 103

AUDITORS' REPORT

To the Shareholders of Arab Bank Plc
Amman-Jordan

We have audited the accompanying balance sheet of Arab Bank Plc (a Jordanian Public Shareholding Limited Company) as of December 31, 1995, and 1994 and the related statements of income and cash flows for the years then ended. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audit. We have obtained the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.

We conducted our audit in accordance with International Standards on Auditing. Those Standards require that we plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

The Bank maintains proper accounting records which are in agreement with the accompanying financial statements and with the financial information included in the Board of Directors' report. In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Arab Bank Plc as of December 31, 1995 and 1994 and the results of its operations and its cash flows for the years then ended in accordance with International Accounting Standards, and we recommend that the General Assembly approve these financial statements.

Amman-Jordan
January 25, 1996

Saba & Co.



BOARD OF DIRECTORS' 66th ANNUAL REPORT

For the year ended 31 December 1995, submitted to the General Assembly of Shareholders at the Annual Meeting held at the Bank's Head Office Building, Shmeisani, Amman, at 10 a.m., Friday, 29 March 1996.

Dear Shareholders,
Throughout the changing conditions and challenges of 1995, the management of Arab Bank demonstrated its ability to perform successfully and improve the bank's standing. The management showed a high degree of adaptability without losing focus of its major objectives. We are pleased to present to you a review of the business environment that prevailed during 1995 as well as an analysis of the financial position and performance of the Group.

Business Environment

In general, the world economy was subjected to many hazards in 1995. Several adjustments were made in the interest rates of the major currencies. Mexico's liquidity problem threatened to spill over to all other emerging economies and put the world markets at risk. Severe fluctuations in the exchange rate against the US dollar endangered the stability of financial markets. The inability of Japan and the United States to reach a final agreement on trade compounded market anxiety.

Economic indicators showed an acceptable level of growth worldwide. In the leading economies, the average GDP growth slightly exceeded 2.3%. In the United States, GDP rose by 2.7%. Most American industries completed their restructuring in the past years. The improved efficiency has reflected positively on macro indicators in 1995. Consequently, new jobs were created and unemployment declined. Benefiting from a softer dollar, exports improved, thus reducing the deficit in the trade balance and the balance of payments. Continuous efforts to reduce public spending and to balance the budget were also moves in the right direction.

On the other hand, growth in the Japanese GDP failed to exceed 0.6%. Furthermore, the stability of the Japanese monetary system is still critical. Corrections are anticipated, as a result of the failures of small and medium-size companies suffering from a low volume of business. Employment is expected to decline, due to the restructuring of Japanese companies.

Western Europe enjoyed a 1% to 3% growth in GDP. Most of the economic indicators in the European Union were positive. The German economy showed its power and ability to adapt once again in spite of the significant rise in the value of the German Mark. The French economy enjoyed a similar condition until the last part of the year when labour unions and public servants went on strike to protest against the restrictions in social welfare benefits. The disturbance in France may be a forerunner of what could happen when other countries attempt to improve their competitiveness.

Strong demand in consumer and investment goods was the dominating factor in the Pacific rim and Latin America. Not unexpectedly, the end result was a drop in exports. In spite of the decline in the trade balance surplus, most of the Pacific rim countries achieved more than 7% growth in GDP, while average growth in Latin America remained at 2.5%. In addition, 1995 witnessed an end to the deterioration of the GDP in Eastern Europe, which promises positive growth in the future.

The OPEC group was able to maintain stability in its production of around 25.5 million barrels per day. Due to a price improvement of almost 8%, the Arab oil-producing countries experienced a 10% increase in revenues which reached USD 77 billion. The improved price put an end to the deterioration in the real price of oil resulting from the decline in both prices and the exchange rate of the US dollar. Increased income from oil also supported the economies of the Arab oil-producing countries. Some countries are expected to balance their budget for the first time in five years, while the deficit in the budgets of other countries was materially reduced. It may be concluded that political stability and more rational economic policies produced more favourable economic conditions across the board, with GDP growing in many Arab countries by more than 6%. This positive growth is expected to continue in the coming years.

FINANCIAL REVIEW

The following is a discussion and analysis of Arab Bank Group's consolidated results of operations and its financial position. In order to understand this section in its context it should be read in conjunction with the financial statements included in this report. The amounts disclosed reflect the translation of all Group members' financial statements into US dollars, which is the functional and reporting currency of the Group. Arab Bank PLC and Arab Bank (Switzerland) Ltd. constitute close to 90% of the total assets of the Group. The reporting currencies of the two entities are the Jordanian dinar and the Swiss franc respectively.

RESULTS OF OPERATIONS

Overview
The Group's net income after tax in 1995 reached US\$ 168 million compared with US\$ 141.2 million in 1994. Net income per share (on the basis of Arab Bank PLC common shares of 4,400,000) was improved to US\$ 38.2 from US\$ 32.1 per share in the previous year. Total revenue grew to US\$ 473.9 million, representing an increase of US\$ 37.5 million and 8.6% over 1994.

Net Interest
Comparative interest for the years ended 31 December 1995 and 1994 figures of net figures are presented in the following table:

in US\$ millions				
1995	1994	Variance amount	%	
Interest income	1,180.1	880.7	299.4	34.0
Interest expense	792.3	550.8	241.5	43.8
Net interest	387.8	329.9	57.9	17.6

Group in 1995. The bank also succeeded in managing its liquidity assets efficiently. Consequently, the percentage of interest income to total assets improved to 8.2% from 6.1%.

Commission
Commission income improved to US\$ 98.4 million, representing an increase of US\$ 9.5 million and 10.7%. The commission income to total revenue ratio was 20.8% compared to 20.4% in 1994. The positive growth of commission income underlines the ability of the Group to provide relevant and distinguished services to its customers. Commission income was composed of the following:

in US\$ millions				
1995	1994	Variance amount	%	
Commission from risk assets	21.7	19.3	2.4	12.4
Commission from services	76.7	69.6	7.1	10.2
Total	98.4	88.9	9.5	10.7

Foreign exchange income

Revenues from customers and the group foreign exchange trading reached US\$ 31.9 million compared to US\$ 31.2 million in 1994. The foreign exchange market in 1995 was turbulent and unstable, yet almost all entities of the Group were able to perform successfully. Foreign exchange margins received as a result of customer activities also contributed to the good results. The foreign exchange trading positions opened as part of the Group's activities are liquidated on a daily basis. Exceptions in extraordinary circumstances are limited to small amounts and they are well-controlled by higher levels of management.

Other revenues

In 1995, the Group's other revenues reached US\$ 16.5 million compared to US\$ 29.6 million in 1994. Other revenues included revenues from leased premises, services to customers and several items of a non-recurring nature.

Revenue-related expenses

Provisions and commission expense are the main components of the revenue-related expenses. In 1995, revenue-related expenses totalled US\$ 60.8 million compared to US\$ 43.2 million in the previous year. Comparative details of these expenses are shown below:

in US\$ millions				
1995	1994	Variance amount	%	
Provisions for doubtful debts and investments	56.7	38.9	17.8	45.8
Commission expense	4.1	4.3	(0.2)	(4.7)
Total	60.8	43.2	17.6	40.7

Operating expenses
Operating expenses for 1995 and 1994 are presented in the following table:

in US\$ millions				
1995	1994	Variance amount	%	
Staff	131.2	118.5	12.7	10.7
Information systems	17.6	17.0	0.6	3.5
Depreciation	14.0	11.3	2.7	23.9
Other operating expenses	82.4	90.1	(7.7)	(8.5)
Total	245.2	236.9	8.3	3.5

* The increase in staff expenses resulted from staffing new premises in different locations, especially in the West Bank and Gaza Strip. It also includes annual raises and cost of living adjustments.

* Several factors participated in the augmentation of the other components of operating expenses. Such factors included updating the Group's system, expansion of the branch network, and modernisation of the Group's equipment and technology.

* General expenses included a donation of JD 1.5 million (US\$ 2.1 million) to a leading academic institution in Jordan on the occasion of His Majesty King Hussein's 60th birthday. The Group's continuous support for educational and cultural programmes in the communities where it operates has become a tradition. Arab Bank is committed to supporting the younger generation and efforts leading to the promotion of promising leadership.

* Changes in the percentage weight of operating expense components are presented below:

in US\$ millions				
1995	1994	Variance amount	%	
Staff	53.5	50.0	3.5	7.2
Information system	7.2	7.2	0.0	0.0
Depreciation	5.7	4.8	0.9	18.8
Other operating expenses	33.6	38.0	(4.4)	(11.6)
Total	100.0	100.0	0.0	0.0

Net income and income tax

Net income after tax reached a record level of US\$ 168.0 million in 1995 compared to US\$ 141.2 million in 1994. Income before tax and net income after tax are presented below:

in US\$ millions				
1995	1994	Variance amount	%	
Net income before tax	228.7	199.5	29.2	14.6
Income tax	60.7	58.3	2.4	4.1
Net income after tax	168.0	141.2	26.8	19.0

FINANCIAL POSITION

Credit management
Arab Bank Group employs a risk management process on a global basis to manage all forms of credit risks, including balance sheet and off-balance sheet exposure. General credit policies are applied at different levels. Responsibilities for this process are shared between line units in the branches and subsidiaries and head office. Branches and subsidiaries manage the first level of credit committees. The branches have a primary responsibility to evaluate credit risks and ensure that each individual credit exposure is monitored and managed. Credit valuation and analysis include analysis of risks, financial position, credit history of borrower, credit rating and quality of security. The branch management has the authority to grant credit up to a certain predetermined level. At head office, the decisions related to credit are handled by committees at three different levels:

- Credit department committee
- Credit management committee
- Senior authority committee.

Three different departments supervise risk assets at the bank's head office, each in charge of a different geographical area. The Assistant General Manager for credit coordinates and supervises the three credit departments and heads the credit management committee. The senior authority committee is chaired by the General Manager and includes the Deputy General Manager, the Assistant General Manager and the three Senior Managers of the credit departments.

Growth in loan portfolio

The 1995 changes in credit risk is depicted below:

in US\$ millions				
1995	1994	Variance amount	%	
Loan portfolio, Net	6,074.4	5,108.5	965.9	18.9

The off-balance sheet exposure was as follows:

in US\$ millions				
1995	1994	Variance amount	%	
Acceptances	202.8	161.4	41.4	25.7
Guarantees and letters of credit	3,836.3	3,485.4	350.9	10.1
Total exposure	4,039.1	3,646.8	392.3	10.8

It can be concluded from the above that the Group was able to enhance its investments in risk assets from US\$ 5,108.5 million to US\$ 6,074.4 million at the end of 1995. Total credit exposure increased to US\$ 10,113.5 million from US\$ 8,755.3 million in the previous year.

Provisions for doubtful debts

The Group determines the level of its provisions for doubtful debts by considering evaluations of individual credits and changes in the quality of credit portfolio levels of non-accrual loans, economic conditions, changes in size and character of credit risks and other predominant factors. Risk assets are classified according to their quality into six groups: current, watchlist, special mention, sub-standard, doubtful and loss. Credits with serious degrees of classification are reviewed by head office on a quarterly basis. The credit portfolio is reviewed semi-annually in order to assess sufficient provisions. Levels and amounts of provisions are also examined in the light of the monetary authority's guidelines as well as studies performed by the external auditors. The Group ceases to accrue interest on doubtful loans as soon as they are classified as such. Arab Bank Group's provisioning policies far exceed the industry norms and monetary authorities' guidelines. Balances in credit risk provisions are presented in the following table:

in US\$ millions				
1995	1994	Variance amount	%	
Provisions	347.1	325.7	21.4	6.6
Interest in suspense	50.3	37.7	12.6	33.4
Total	397.4	363.4	34.0	9.4

Liquidity management

Liquidity is defined as the ability to meet near-term and projected long-term funding commitments while supporting future expansion in a manner consistent with the bank's strategic plans. Arab Bank Group manages liquidity at several managerial levels in the branches and subsidiaries. Arab Bank Group is divided into

regional centres. Each centre is responsible for the operating units in its area and has its own funding and liquidity plans in accordance with the policies of the Group management. Liquidity is managed and monitored on a daily basis by the Treasurer and the Manager, Asset Liability Management Committees in the centres coordinate liquidity positions on a weekly basis. At head office, the high Asset Liability Management Committee monitors and supervises the liquidity position of the bank on a monthly basis. Strategies and adjustments of policies are carried out quarterly.

Liquidity analysis at all levels includes dividing the assets and liabilities into different maturity bands. It also includes analysis of the sources of funds, their stability and cost.

In general, Arab Bank Group follows a very conservative liquidity management policy along with its distinguished credit risk management. The liquidity ratio of the Group has always been higher than the accepted norms of the banking industry.

The following table gives a comparative analysis of the liquid assets of the Group:

in US\$ millions				
1995	1994	Variance amount	%	
Cash and banks	5,708.3	6,921.9	(1,213.6)	(17.5)
Government bonds	1,093.8	995.8	98.0	9.8
Trading securities	177.3	186.5	(9.2)	(4.9)
Total	6,979.4	8,104.2	(1,124.8)	(13.9)

It can be observed from the above table that the percentage of the liquid assets was reduced by 13.9% as a result of the improvement in the loan portfolio. It should be noted that the maturity of liquid assets does not exceed three months in average.

The external sources of funds at the end of 1995 and 1994 are presented below:

in US\$ millions				
1995	1994	Variance amount	%	
Customer deposits	8,751.2	8,093.4	657.8	8.1
Bank deposits	2,984.4	3,850.2	(865.8)	(22.5)
Cash margin	543.6	519.4	24.2	4.7
Total	12,279.2	12,463.0	(183.8)	(1.5)

Customer deposits are composed of stable funds that have remained with the bank for a long period of time. The growth in customer deposits during 1995 was negatively affected by the decline in the value of the Yemeni Riyal.

The following table gives some liquidity ratio measures for the Group at the end of 1995 and 1994:

in US\$ millions				
1995	1994	Variance amount	%	
Cash and quasi cash to total external funds	56.8	65.0	(8.2)	(12.6)
Cash and quasi cash to total assets	48.5	56.6	(8.1)	(14.3)
Customer deposits and cash margin to loan portfolio	153.0	168.6	(15.6)	(9.3)
Customer deposits and cash margin to total assets	64.5	60.1	4.4	7.3

From the above, it can be observed that liquidity ratios declined to some extent during 1995. In spite of this decline, the strong liquidity position of the Group and its distinction from the industry norms is evident. The high liquidity is in line with the Group's policy which enabled it to face difficult and trying circumstances in the past. The Group manages investments of its liquid assets efficiently, which is reflected in the improvement in its net interest.

Interest rate risk management

Adverse movements on interest rates may negatively impact the Group net income. The Group manages its interest rate risks in accordance with the policies and limits established by the head office of the bank. Asset Liability Management Committees in the centres as well as Treasurers handle the day to day management of interest rate risks. The Asset Liability Management Committee at head office deals with strategic positions and policies. Arab Bank Group also takes a conservative approach in its interest rate risk management.

In general, the bank matches the maturity of its assets and liabilities. The Group's proprietary trading and dealing in interest rate derivatives is mostly limited to capping its mismatch position. The impact of the interest rate risk management as well as other dimensions of risk supervision are reflected in the net interest and interest margin in the Group's financial results. The net interest on average total assets

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in US\$ millions
Net interest 387.8 329.9 57.9 17.6
Interest income 1,180.1 880.7 299.4 34.0
Interest expense 792.3 550.8 241.5 43.8
Net interest 387.8 329.9 57.9 17.6
Over 1994, the Group recorded an increase of US\$ 57.9 million and 17.6% in net interest. The enhanced figures resulted from a growth in loan portfolio and improved interest margins. The enhancement of the loan portfolio percentage to total assets was a major objective for the

Capital management
Capital management is carried out by the Asset Liability Management Committee at head office. The committee is responsible for ensuring that the bank's capital is managed in accordance with the policies of the Group. The committee also monitors the bank's capital position on a monthly basis. Strategies and adjustments of policies are carried out quarterly.

PERFORMANCE OF THE GROUP
The Group's performance in 1995 was satisfactory. The Group's net income after tax reached US\$ 168 million compared with US\$ 141.2 million in 1994. Net income per share (on the basis of Arab Bank PLC common shares of 4,400,000) was improved to US\$ 38.2 from US\$ 32.1 per share in the previous year. Total revenue grew to US\$ 473.9 million, representing an increase of US\$ 37.5 million and 8.6% over 1994.

Results of operations
The increase of JD 1.5 million in the net income for the year ended 31 December 1995 compared to JD 1.2 million in 1994, representing a growth rate of 25.0% over the previous year. The following table shows the main components of the net income:

in JD million		
1995	1994	Variance
Net interest	204.5	174.8
Commission	52.5	46.2
Foreign exchange	16.3	16.2
Other revenue	4.0	17.9
Total	282.3	255.1

Operating expenses reached 282.3 million JD in 1995 compared to 255.1 million JD in 1994. The following table shows the main components of the operating expenses:

in JD million		
1995	1994	Variance
Staff	73.6	67.3
Information system	11.3	10.9
Depreciation	7.9	6.5
Other operating expenses	44.2	47.4
Total	137.0	132.1

ARAB BANK PLC

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of the Group for 1995 and 1994 is presented below:

	in US\$ millions			
	1995	1994	Variance amount	%
Net interest	387.8	329.9	57.9	17.6
Average total assets	14,364.7	14,303.9	60.8	0.4
Return on average assets	2.7%	2.3%	0.4%	17.4

From the above, it can be observed that the Group enhanced its effectiveness in 1995. The return on average assets was improved to 2.7% from 2.3% in 1994. Revenues from investments in all assets contributed to this positive result.

Capital management

Capital management is carried out by the General Manager and the high Asset Liability Management Committee at head office. The Group concentrates on enhancing its equity by retaining income. The continuous development of equity aims to meet the growing needs of the branches and subsidiaries. One of the main objectives of capital management is to provide the shareholders of the Group with sufficient return on equity without exposing the bank to unwarranted risks. At the end of 1995, total shareholders' equity reached US\$ 1,267.9 million, representing an improvement of 7.4% over the previous year's figures. It amounted to 8.8% of total assets compared to 8.2% in 1994. The following table represents the calculation of the capital adequacy ratio, according to the BIS rules at the end of 1995 and 1994.

	in US\$ millions			
	1995	1994	Variance amount	%
Equity (*)				
Tier 1 and 2	1,124.4	1,019.3	105.1	10.3
Risk weighted assets	7,682.6	7,468.2	214.4	2.9
Capital adequacy ratio	14.64%	13.65%	0.99%	7.3

(*) Group equity minus reserves with associated companies

The improvement in the capital adequacy ratio is justified, in view of the continuous demand of the regulatory authorities for capital funding of our operating units. The good return on equity is another factor that justifies the continuous capitalisation of income and expansion of the capital base.

PERFORMANCE OF THE GROUP'S ENTITIES

The Group's consolidated financial statements include the financial statements of Arab Bank Plc, Arab Bank (Switzerland) Ltd, a sister company wholly owned by the shareholders of Arab Bank Plc, and the following wholly and majority owned subsidiaries:

- * Arab Bank AG, Frankfurt, wholly owned subsidiary.
- * Arab Bank Australia Ltd, wholly owned subsidiary.
- * Arab Bank (Austria) AG, wholly owned subsidiary.
- * Arab Tunisian Bank, 64.24% owned.

ARAB BANK PLC

Arab Bank Plc was established in 1930. It is registered in Jordan as a public shareholding company. Arab Bank Plc is one of the principal financial institutions in the Arab world and ranks among the leading international banks in terms of equity, earnings, and assets. It is engaged in providing a wide variety of financial services, which include retail banking, private banking, trade financing, merchant banking, commercial real estate lending and international banking.

Results of operations

The increase of JD 10.0 million in net income after tax augmented the net income for the year to JD 80.5 million compared to JD 70.5 million at the end of 1994, representing a growth rate of 14.2%. Revenue in 1995 was generated from the following sources:

	in JD millions			
	1995	1994	Variance amount	%
Revenue				
Net interest	203.8	174.8	29.0	16.6
Commission	52.6	46.2	6.4	13.9
Foreign exchange	16.3	16.2	0.1	0.6
Other revenue	9.6	17.9	(8.3)	(46.4)
Total	282.3	255.1	27.2	10.7

Total operating expenses reached JD 137.0 million, which represented an increase of JD 4.9 million or 3.7% over the 1994 figures. The following table depicts the changes in the main components of the operating expenses:

	in JD millions			
	1995	1994	Variance amount	%
Expenses				
Staff	73.6	67.3	6.3	9.4
Information system	11.3	10.9	0.4	3.7
Depreciation	7.9	6.5	1.4	21.5
Other operating expenses	44.2	47.4	(3.2)	(6.8)
Total	137.0	132.1	4.9	3.7

Financial position

The shareholders' equity rose by JD 65.0 million to reach JD 552.0 million, a 13.3% increase over the figure of JD 487.0 million in 1994. The capital adequacy ratio for the bank at the end of 1995 was 13.76% compared to 12.62% at the end of 1994.

Customer deposits improved in 1995 to reach JD 5,797.3 million from JD 5,341.3 million in 1994. Total external funds including deposits from banks rose to JD 8,375.6 million compared to JD 7,361.6 million in 1994, representing an improvement of JD 1,014.0 million or 13.8%. Total assets increased by JD 1,112.3 million or 13.6%. A comparative analysis of Arab Bank assets in 1995 and 1994 is presented below:

	in JD millions			
	1995	1994	Variance amount	%
Cash and marketable securities	5,399.2	4,887.1	512.1	10.5
Loans and advances	3,711.1	3,131.5	579.6	18.5
All other assets	185.3	164.7	20.6	12.5
Total	9,295.6	8,183.3	1,112.3	13.6

The following table contains a comparison of the bank's main ratios measuring the development of its financial position and performance:

	1995	1994
Liquidity ratios:		
Cash and quasi cash to total assets	58.1	59.7
Cash and quasi cash to total external funds	64.5	66.4
Equity ratios:		
Shareholders' equity to total assets	5.9	6.0
Capital adequacy	13.76	12.62
Performance ratios:		
Net income to total assets	0.9	0.9
Net income to shareholders' equity	14.6	14.5
Income per share	JD 18.3	JD 16.0

It is important to mention that the Jordanian legislators have amended the 1985 tax law by the legislation (14) 1995, effective 1 January 1996. The new amendment subjects financial institutions to a 35% income tax rate, which is higher than the 25% tax rate imposed on other industries. Furthermore, 20% of the income after tax of foreign branches of Jordanian companies will be added to the taxable Jordanian income.

Other achievements

During 1995, Arab bank continued its efforts to fulfil its mission in serving the communities where it operates. The management worked hard to further improve the bank's efficiency and effectiveness in serving its customers and enhancing the shareholders' net worth. The bank has continued to expand in the West Bank and Gaza Strip. Currently, eleven branches are operating and this number is expected to reach twenty in the near future. On 6 December 1995 the Chairman, Mr. Abdulmajed Shoman, signed in Frankfurt, Germany, a joint venture agreement for the establishment of Arab Palestine Investment Bank. The capital of the new bank amounts to US\$ 15 million and is owned by Arab Bank Plc - 55%, International Finance Corporation (IFC) - 25%, Deutsche Finanzierungsgesellschaft für Beteiligung in Entwicklungsländern (DEG) - 15%, and Enterprise Investment Corp. (EIC) - 5%. Furthermore, six new cash offices have been opened in Jordan as well as a new branch in Valencia, Spain, another in Cairo, Egypt, and an office in Cyprus.

Improving the staff's technical and professional ability continued to dominate the bank's efforts. Enhanced and external training programmes were developed and utilised by a significant number of employees. The bank continued to employ the latest technology to improve its system and services. The automatic teller machines (ATMs) and phonebank services, which are attracting an increasing number of customers, expanded in many countries. Arab Bank head office and branches have obtained new systems for word processing, electronic mail, credit analysis and imaging. Communications have been enhanced by more branches joining SWIFT and the use of satellite links. The bank is planning to promote its services on Internet soon.

ARAB BANK (SWITZERLAND) LTD.

Arab Bank (Switzerland) Ltd. was constituted as an independent Swiss company in 1962. Its head office is located in Zurich with a branch in Geneva. The bank's shareholders are identical to those of Arab Bank Plc. The Bank offers comprehensive services in all major banking areas and combines the Swiss tradition in private banking with a global perspective. Switzerland's stability and confidentiality as well as the efficient and personal service provided by Arab Bank (Switzerland) Ltd. are the key factors in its continuous success.

Performance in 1995

The financial position as well as the results of operations were affected by the further weakening of the US dollar and the sharp decline of the Swiss franc interest rate. In spite of the material decline in the exchange value of the US dollar currency, the total assets decreased by only 8.2% to Sfr. 1,343.4 million and fiduciary deposits dropped slightly from Sfr. 3,639.1 million to Sfr. 3,271.9 million. The structure of sources and the utilisation of funds remained similar to those of 1994.

Net income after tax improved to Sfr. 17.2 million from Sfr. 17.1 million in 1994. Commission income in the various currencies increased moderately yet, when converted into Swiss francs, it decreased from Sfr. 16.1 million to Sfr. 14.7 million. Net interest income declined by 5.6% to Sfr. 25.3 million as a result of the significant reduction in the Swiss franc interest rate. On the other hand, total expenses were reduced by 5.2% as a result of the management's constant efforts to centralise and monitor operating expenses.

The Board of Directors proposed the distribution of 20% dividend without any change from 1994.

ARAB BANK AUSTRALIA LIMITED

Arab Bank Australia Limited, a wholly owned subsidiary of Arab Bank Group, was established in Australia in 1986. The bank acquired a full and unrestricted banking authority from the Reserve Bank of Australia in September 1994. The bank now provides a wide range of banking services for the large Arab community in Australia. In addition, the bank is actively involved in providing trade finance services and promoting trade between Australia and the Middle East.

The bank had a successful year in 1995. Operating profit before tax was AUD 1.0 million compared to a loss of AUD 0.2 million for the previous year. The bank has consolidated its assets, totalling AUD 170.0 million. Deposits and other accounts total AUD 117.0 million. With the banking authority, the bank has had a phenomenal 181% growth in customer deposits and continues to diversify its funding base. It has begun issuing its own bank accepted bills to a number of local fund managers.

During 1995, the bank moved its head office to 200 George Street, Sydney, as additional space was required. Full banking services are now offered at head office. In addition, Arab Bank Australia Ltd. established a new branch at Rockdale, in suburban Sydney. It now has a network of five retail branches, with plans for its sixth branch by the first quarter of 1996. 1995 also saw the bank join in a nationwide electronic network of 2,000 ATMs and 38,000 electronic point-of-sale terminals.

ARAB BANK (AUSTRIA) AG

Arab Bank (Austria) AG was established in February 1987 in Vienna and started its operations in May the same year. Arab Bank (Austria) AG is an independent Austrian bank with an unrestricted licence to perform all banking activities. It provides a wide range of services to individuals, corporate and institutional clients, government agencies and other international financial institutions. In addition to providing Arab Bank Group customers with information on trade and investment opportunities in Eastern Europe, in 1995 the bank began to advise and confirm documentary credits in favour of beneficiaries in Eastern Europe and also assumed the risk of documentary credits issued by major East European banks. Compared to the previous year the bank's balance sheet expanded considerably, overall growth being 25%. Bank deposits increased to ATS 1.4 billion from ATS 806 million, and total loans and discounted bills increased by 79% to reach ATS 48.9 million.

ARAB BANK AG

Arab Bank AG in Frankfurt, a wholly owned subsidiary of Arab Bank Group, was incorporated in December 1992. The bank started operations in April 1993 with a full commercial banking licence and the ability to provide branch banking within the European Union. Accordingly, Arab Bank AG expects to play a significant role in promoting Arab-European trade and economic cooperation. The bank provides its customers with a full range of banking services, including investments and treasury products.

In 1995 the bank continued its growth in a highly competitive environment. For the first time it succeeded in making a small net profit of OEM 0.2 million, which is a marked improvement over the 1994 net loss of DEM 1.2 million.

Total assets grew by OEM 50.8 million to DEM 471.7 million. The total balance sheet including contra accounts rose to OEM 607.0 million, which is an increase of DEM 52.3 million over 1994. The bank primarily offers its services to German corporations dealing with the Arab region; this includes companies in Eastern Germany which are trying to develop new export markets in the Middle East after the loss of their traditional markets in Eastern Europe.

In addition, the bank is very active in money market and foreign exchange dealings with banks in Arab countries.

In December 1995, the bank increased its capital funds by DEM 18.0 million as a silent partnership and by DEM 32.0 million as a subordinated loan. Total capital funds of Arab Bank AG now amount to DEM 100.0 million. This increase was necessary in order to meet the new German Banking Regulations which became effective on 31 December 1995. Moreover, the bank acquired the ownership of Arab Bank (Austria) AG. Accordingly, as of 15 December 1995, Arab Bank (Austria) AG became a wholly owned subsidiary of Arab Bank AG.

ARAB TUNISIAN BANK

Arab Tunisian Bank is a leading private commercial bank and is playing a crucial role in the development of Tunisia's national economy.

The bank offers well-established local and international services through its 29-branch domestic network. In addition, it is vigorously developing an increasing number of affiliated companies for specialised activities, such as:

- Leasing: Arab Tunisian Lease
- Share trading: Arab Finance Company
- IT Consulting: Informatique, Développement et Etude
- Investment: Arab Tunisian Invest
- Company Organisation/Administration: Arab Tunisian Studies
- Real estate: Societe Arabe de Realisation Immobiliere

The steady expansion of Arab Tunisian Bank continued in 1995. During the year the bank successfully realised a sharp increase in its share capital, from TND 10.0 million to TND 35.0 million. Arab Bank Group still holds the major stake.

The consistent growth in all major categories of the bank's balance sheet illustrates Arab Tunisian Bank's positive momentum. Total assets rose by 13.5% over 1994 to TND 658.1 million and the loan portfolio grew by TND 52.1 million. The bank's continuing efforts to broaden its funding base proved successful in 1995.

As a result of its efforts, with a 13.7% increase in income after tax, which reached TND 6.5 million, the bank has gained higher returns for its shareholders.

Finally, the Board of Directors would like to express its thanks and gratitude to the Group's shareholders for their confidence, to the customers for their continued trust and support, and to the staff for their loyalty and dedication.

The Board of Directors

ARAB BANK PLC GENERAL ASSEMBLY AGENDA

The following are the items on the agenda of the General Assembly to be held on 29 March 1996:

1. Presentation and adoption of the Minutes of the previous 65th meeting of the General Assembly.
2. Presentation of the report of the Board of Directors for the year 1995 and outlook for 1996.
3. Presentation of the Auditors' Report on the financial statements of the Bank for the financial year 1995.
4. Presentation and approval of the financial statements of the Bank for the year 1995 and adoption of the recommendation of the Board of Directors to distribute a dividend for the year 1995 at the rate of J.D. 3.5 per share, being 35% of the nominal value of J.D. 10 per share.
5. Release of the members of the Board of Directors from liability for the year 1995.
6. Election of the Bank's Auditors for the year 1996 and determination of their remuneration.
7. Other issues.



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Leadership training program in US

Impressions of a Jordanian participant

By Manal Abu Aisheh-EI-Sharif

A WOMEN training course, which was recently held in the United States, provided Arab women participants with leadership skills in development education.

The course was organized by the US Information Agency together with the Education Development Center and The Women's Center in Washington DC.

Ten women from Jordan, Egypt and Syria took part. The professional participants have had educational, information, legal and economic backgrounds.

The program offered this select group the chance to be acquainted with the operational means of the resource centers and other agencies which are engaged in women services in the US. The program also sought to familiarize these women with management approaches and services delivery by non-profit organizations and to identify the characteristics of female leadership and voluntary services through the NGO's.

The Education Development Center, Inc. (EDC) is a 37-year-old non-profit organization with over 30 years of international experience in strengthening education and human resource organizations in the Middle East.

The center made numerous contributions in developing the capabilities of women in the world, including the Middle East. It helped establish women technical training institutes in Algeria, assisted in a career development center and a university in Saudi Arabia, conducted training programs for the Tunisian Institute of Child Health, worked with the newly established Egyptian National Center for Curriculum Development to revise all materials for the country's elementary and secondary education system, and helped the Yemen's Ministry of Education to restructure primary education and improve its teacher training capacity.

The participants met with Ms. Madeline Kunin, deputy secretary of education who gave a lecture on *What Can Women*

do for Themselves. Ms. Kunin was the first woman to become governor of the State of Vermont. From that post she made access to programs in early childhood education, and is now a "major player" in national educational reform efforts.

In her lecture, Ms. Kunin pointed to the need for cooperation among women activists to support women to establish their careers. She added that it was vital to highlight the role of outstanding women, with a view to generalizing their experiences.

A panel session was held to overview the changing status of women in the US today and the new resources and programs that evolved in response to their changing needs. Participants in the panel included Ms. Judith O. Mueller, Executive Director of The Women's Center in Vienna, Virginia, Ms. Marie Sande, California Coordinator, Non-Traditional Employment and Training Wider Opportunities for Women (WOW) and Ms. Barbara Newland, President of Newland Management Consulting Services in Maryland.

The discussion centered on gains achieved by American women in society, and their active contribution in all fields. Among other things, women's responsible post in finance, professional administration, besides keeping a family were underlined. This transformation in the role of women was not easy as it produced new concepts that were not known previously.

Ms. Marie Sande said that women's professional training was very important, especially in performing traditional vocations, that would enable them to compete and gain advantages identical to those of men. She stressed the relationship between poverty and the lower standard of education, among women in particular.

Another session was devoted to the role of advocacy groups in enhancing women's participation in the social development of society. Speakers included Ms. Whitney Redding of The Women's Center, Ms. Susan Stokes of Business and Professional Women-USA, Ms. Laura Efrud from the Office of Congresswomen Patsy



Women participants in the program

T. Mink (D-Hawaii), Ms. Ellen, president, Northern Virginia Chapter National Coalition of 100 Black Women Inc., and Ms. Ammy Siegel, Junior League of Washington and Chair, Board of Directors, of the Women's Center.

Speakers stressed the importance of the efforts of the advocacy groups to increase the awareness of legislative councils' members to women issues, and to search for solutions. Otherwise, misunderstandings may incur about women's issues among legislative members stemming from their unawareness of the priority issues and the best methods of treating them.

The program also included a discussion panel about (Women and the law). It concentrated on the legal status of women in the US, and on issues of inheritance, access to employment, health and safety.

Distinguished women lawyers participated in this session, like: Ms. Susanna Bauch, Policy Council from Women's Legal Defense Fund, Ms. Marcia Greenberger, Co-President of National Women's Law Center and Ms. Pamela Coukas, Staff Attorney of National Organization of Women Legal Defense and Education Fund.

Dr. Samira Harfoush Hradsky, director of EDC Middle Eastern Programs emphasized the importance and power of education for women. With education empowerment women can have work, self-confidence, access to information, and can become more economically independent. She said the best way to achieve the above is by collaborating, helping and supporting each other, and by caring, and having good intuition.

The discussion touched on the variations introduced to the American laws in relation to the articles of the American law which is unfair to the rights of women. These variations came about through action and persistence of the electoral constituencies of the legislators. The discussion also centered on topics related to the need to increase women's awareness of their legal rights. Indeed, There are still

barriers of fear, doubt and hesitation preventing women from resorting to the legal procedures when the need arises.

The organizers of the course eagerly wanted to support the theoretical side of the trip by shedding light on a pioneering model of organized work, where methods of administration, creativity, and the transformation of centers pertaining to women's affairs were explained.

The participants spent a few days of this trip in a visit to Virginia where they saw the nature of work in The Women's Center in Vienna on the spot. In this segment of the trip, a lecture was presented by the Executive Director of the Women's Center Ms. Mueller, who summed up the Center's programs and services, and "nuts-and-bolts" topics such as strategic planning, center administration and financial management.

During many working sessions in The Women's Center, a discussion with its staff took place on the method of preparing programs and feasible services and approaches, along with the means of investing internal and external resources.

Emphasis was put on the need to co-operate with women's organizations sharing the same interest. The creation of a comprehensive network of these organizations was perceived as helpful. The funding aspects of women's centers, training, budgets and book keeping were also discussed in this part of the program. Ms. Lorraine Levett, President of Fairfax Country Chamber of Commerce talked about the role of women in the chamber and how information, networking and technology are very essential to the development of the business.

The participants were introduced to the operation of the communication centers with women through the (Hotline). To have a better understanding of this concept, the participants visited the (Northern Virginia Hotline) where they listened to an explanation on the nature of the center's operation and its dependency on a group of volunteers who receive the complaints of women and find a cure to them.



Mel Gibson in 'Braveheart'

'Braveheart', Gibson, Cage, Sarandon take top Oscars

By Robert W. Welkos

LOS ANGELES—In the tradition of such Oscar-winning epics as "Dances with Wolves," "The Last Emperor" and "Lawrence of Arabia," the medieval battlefield movie "Braveheart" won best picture at Monday night's 68th annual Academy Awards.

The film won five Oscars, including one for director Mel Gibson, makeup, sound effects editing and cinematography. Four films won two Oscars each: "Pocahontas," "Apollo 13," "The Usual Suspects" and "Restoration." The sentimental favorites "Babe" and "The Postman/Po Postino" each won one Oscar.

"Braveheart," the sweeping historical adventure set in 13th-century Scotland, chronicled legendary freedom fighter William Wallace as he marshaled a ramshackle army of his people to do battle against the English king.

Although the three-hour, R-rated film focuses on a period of history that is little known to the average American filmgoer, it embraced age-old themes of courage, loyalty, honor and the brutality of war that have been the staples of many past Oscar-winning movies.

Susan Sarandon won best actress for her role as a nun who becomes the spiritual adviser of a death-row inmate in "Dead Man Walking," a film written and directed by her partner, Tim Robbins. This was her fifth nomination.

Nicolas Cage, who had previously swept all of the major best-actor awards for his disturbing portrayal of an alcoholic spiraling toward suicide in "Leaving Las Vegas," was named best actor.

Mira Sorvino, who played a hooker with a heart of gold in the Woody Allen film "Mighty Aphrodite," walked away with the supporting actress Oscar while Kevin Spacey won the supporting actor award for his role as a deceptive criminal in "The Usual Suspects."

Gibson, 40, became the third major screen star this decade to win the award for best director, following Kevin Costner and Clint Eastwood.

Gibson thanked the academy, producer Alan Ladd Jr. and screenwriter Randall Wallace for his directing

award. "They had no problems giving the reins to a fiscal imbecile," Gibson said. "Every director I've ever worked with, they were my film school. Now that I'm a bona fide director with a golden boy (Oscar statue), well, like most directors, what I really want to do is act."

In what was considered a wide-open year for best picture contenders, "Braveheart" beat out a eclectic slate of films, including the astronaut-in-peril thriller "Apollo 13," the talking-pig fable "Babe," the Jane Austen romantic costume drama "Sense and Sensibility" and the Italian-language love story "The Postman (Il Postino)."

An excited Cage, clutching an Oscar statuette, exclaimed: "Oh boy—\$3.5 million budget, some 16 mm stock footage thrown in, and I'm holding one of these!"

It was the first Academy Award for the 32-year-old actor, whose family is no stranger to Oscar gold. His grandfather, Carmine, won with Nino Rota the best original dramatic score for "The Godfather Part II" in 1974, and his uncle, Francis Ford Coppola, won best director for the same film.

Emma Thompson made Academy history by winning for adapted screenplay—the first actress to ever accomplish that feat.

It was the British actress' first attempt at screenwriting and, coming into the Oscars, she had won virtually all of the major writing awards. Thompson had previously won the Oscar for best actress in 1992 for "Howards End."

In a poignant and courageous moment, actor Christopher Reeve, who was paralyzed from the neck down in a horse fall last May, introduced clips from films that, over the years, had put social issues ahead of box office concerns. Films such as "The Grapes of Wrath," "In the Heat of the Night" and "Philadelphia."

Speaking from his wheelchair, Reeve quipped: "I left New York last September and I just arrived here this morning." Then, turning emotional, he added: "I'm glad I did, because I wouldn't have missed this kind of welcome for the world."



The writer (right) with Judith Mueller and Dr. Samira Harfoush Hradsky

By Keith B. Richburg
The Washington Times
News Service

TAIPEI. Taiwan—Voters rejected China's attempts at military intimidation and handed a landslide victory to incumbent President Lee Teng-hui Saturday in an election that completed Taiwan's transition from dictatorship to democracy and underlined its differences with Beijing.

Final returns gave 54 percent of the vote to Lee, who has sought to raise Taiwan's global profile even at the risk of further angering Beijing. Moreover, the second-place finish went to Peng Ming-min, who got 21.12 percent of the vote on a platform of outright independence. The two candidates who accused Lee of provoking China and who took a more conciliatory position toward Beijing were roundly rebuffed, winning just 15 percent and 10 percent of the vote.

The outcome marked a clear setback for China's Communist leaders. They had mounted a campaign of missile tests and war games in the month leading up to the vote designed to discourage support for Taiwan's sovereignty and remind the world of their stand that the 33,500-square-mile island is only a renegade Chinese province. With more than two-thirds of the voters defying China's pressure, the election also raised questions about what Beijing's next steps might be in the tense standoff across the Taiwan Strait.

The Chinese government promptly declared that the outcome did not and could not change Taiwan's status as a part of China. "Neither the changes in the way in which the Taiwan leaders are produced nor their result can change the fact that Taiwan is a part of China's territory," the official New China News Agency quoted a senior official of the government's Taiwan Affairs Office as saying.

In Washington, a White House statement said: "We congratulate the people of Taiwan on their first election. They have made great strides

Landslide victory to President Lee of Taiwan

A clear set back for Chinese leaders

In the past several years toward democracy. We hope to see tensions in the Taiwan Strait greatly reduced in the days to come.

Lee, speaking alternately in Chinese, his native Taiwanese and English from a stage outside his headquarters, said, "On March 23, 1996, the door to democracy was swung open in the Republic of China on Taiwan."

"At a time when our country is under threat and intimidation, we are able to complete this election successfully because we believe deeply that this is an historic call of mission," he said, just before an explosion of colorful fireworks erupted in the cool night sky.

Lee has scheduled public appearances on around Taipei and surrounding Taipei County to thank voters for their support.

Some analysts predicted a serious policy review within the Chinese leadership, and a possible reshuffle to remove those responsible for the failed attempt to intimidate Taiwan militarily. Others raised the possibility of a further military escalation.

"This is very, very difficult for China now," said Andrew Yang of the Chinese Center for Advanced Policy Studies, a think tank here. "The setback for China's tactics loses them great face. The leadership is very humiliated."



President Lee

"The question is whether they resort to more harsh measures toward Taiwan or accept their humiliation and come up with some consolation."

China tried until the last minute to sway the election's outcome. Last Saturday, the official news agency unleashed new invective against Lee, accusing him of taking Taiwan to the "abyss of misery," while Chinese radio broadcasts aimed

here called Lee a "puppet" of the United States.

Parris H. Chang, a prominent member of Peng's party who runs a think tank called the Taiwan Institute for Political, Economic and Strategic Studies, said, "The unmistakable message is that the people don't want reunification with China."

"China's actions have backfired, on so many different fronts—not only its relations with Taiwan, but diplomati-

cally," Chang said. "They really have a talent for making mistakes. I hope they learn their lesson from this. They lost a lot of face."

Much now will depend on what Lee chooses to do with his mandate, observers and analysts said. His resounding victory vindicates his past policies, including the diplomatic outreach efforts aimed at ending this island's isolation.

But those policies also have brought the region to the brink of a major conflict, with China staging missile tests and live-fire military exercises off Taiwan's coast and the United States moving in two aircraft carrier battle groups—the largest US naval deployment in East Asia since the Vietnam War.

Some analysts thought Lee might feel flexible enough to be magnanimous in victory, perhaps making some major conciliatory gesture toward Beijing, such as offering direct transportation links or the first government-to-government contacts across the 115-mile Strait.

Lee gave no hint of his intentions this evening, speaking only briefly to hundreds of supporters, thanking the international press for its interest in the elections and pledging that "we will defend forever the road of democracy."

Economics Minister Chiang Pin-kung struck a conciliatory note, saying that now that the election was over, Taiwan should look for ways to ease tensions with China.

"How to ease cross-strait

tensions and rebuild the good base for interaction between the two sides should be the main issue after the elections," Reuters reported him as saying.

Often lost amid Beijing's attempts at intimidation was the drama of Taiwan emerging from four decades of martial law and single-party rule to become one of Asia's liveliest democracies.

Some disappointed supporters of Taiwanese independence said they took solace from Lee's resounding victory and Peng's second-place finish. Lee, in fact, won so handily because many traditional backers of the independence party deserted it this time to vote for Lee, who many contend quietly shares the same goal of gradual separatism from China.

Lee consistently has said he supports Taiwan's eventual unification with China but that it can only come after China becomes more democratic. This stand embraces most of the independence party's positions without actually uttering the word independence.

Peng offered no analysis of why he lost, saying he might write a book about his campaign experiences. "A defeated general doesn't discuss the war," he told a packed news conference at the party's headquarters. "I don't like to make instant analysis now."

Many Taiwanese seemed glad simply to have participated in this landmark exercise—billed as the first time a Chinese society has democratically elected its leader. Even the losers and their supporters graciously accepted defeat and called the vote a victory for Taiwan's long process of democratization.

About 76 percent of the country's eligible 14 million voters went to the polls.

One young man at Lee's victory rally told a reporter, "We are very proud. Even though I didn't vote for Lee Teng-hui, I am proud of our democracy."

American-Palestinian Business Center for Gaza set to move

Continued from page 5

million per day."

Kader said he knew of "dozens of Palestinian-Americans who are moving to the territories with the intention of investing their life savings in the economy but are hesitating to move until the conditions improve (since) private investors are hesitant to invest in a hostile and unpredictable climate."

Describing the pledges by donor nations for the support of the Palestinian Authority as "a mini-Marshall Plan," Kader cautioned that this should not be "a quick fix effort." Rather, he continued, "we must commit for the long haul."

Though Gubser praised the undertakings of USAID in the West Bank and Gaza, he underlined the need for human resources development, particularly in the fields of health and education. There is a need to upgrade the quality of teachers and health workers after many years of occupation, and school closures, he stressed.

ANERA's president also asked that some American resources be allocated to agriculture, which, he said, engages 70 percent of the workforce in the West Bank.

Gubser's strongest plea, however, was for the continued support of Palestinian non-government organizations which, he said, are playing "a pivotal role" in providing basic human services and economic development programs in the self-rule areas. He explained that these programs promote local self-help capacities, popular participation and the building of a Palestinian civil society.

"Palestinian NGOs are threatened by a severe funding crisis," he stressed.

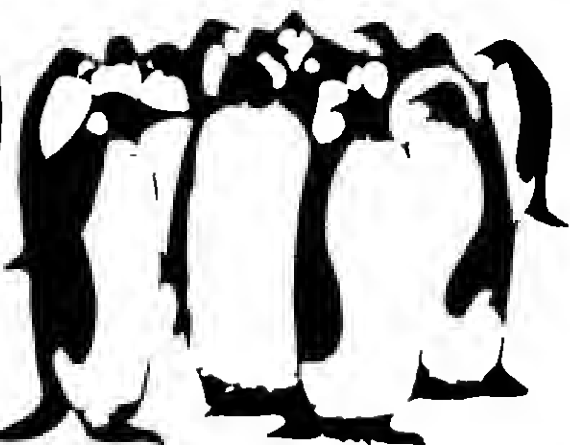
Gubser lamented the lack of a clear-cut Palestinian commercial code—the subject of the paper submitted by the law professor from Indiana University.

In his paper, Professor Fidler emphasized that the new Palestinian Law on the Encouragement of Investment was not adequate for Palestinian economic development. He recommended that it be revised before it is approved by the new Palestinian Legislative Council.

He reported that efforts are under way to compile the existing Palestinian commercial laws "with a view to overhauling them to provide a more coherent and effective legal system for economic development." He, however, noted some Palestinian commercial law development initiatives, such as the recently adopted Commercial Representation Law.

Fidler became involved in the legal issues of Palestinian economic development when he, as a practicing attorney in 1994, represented an American client who wanted to appoint a Palestinian resident in Gaza as its sales representative. He recalled his "frustrating" experience in working out a draft agreement between the two sides, because the law, he was told by other experts, was "confusing, fragmented and very hard for foreigners to understand." He was ultimately unsuccessful in his undertaking.

AROUND TOWN



At the tourism exchange

● The Minister of Tourism Dr. Salih Irshidat and Mr. Ahmed Mofadi at the Jordanian stand in the International Tourism Exchange exhibition in Berlin. There, they met the Mayor of Berlin Mr. Eberhard Diepgen.



The international forum for independent troupes

Creating a universal language of theater

By Munther Hamdan
Special to The Star

A GREAT THEATER festival event started last Wednesday at Royal Cultural Centre (RCC). The performances are part of the third international forum for independent theater troupes. The forum is organized by the Jordanian troupe "Al Fawanees" and the Egyptian "Al Warsha." The event is aimed to create an intensive cultural atmosphere, to attract people from all walks of life.

The festival will give dramatists and artists from inside and outside the country, the opportunity to highlight issues on theatre and its development. It is a chance to interact and exchange views on the latest theories and techniques in theatre. The plays on show is designed to reverse the commercial trend in theatre. If one is to find enjoyment in this form of theatre, he or she must go deep into the play and try to dig out its hidden meanings.

By hosting a number of Arab and Euro-

pean troupes, the festival aims at universality with the common theme being mankind with all its complexities and desires. This does not mean that the plays exclude cultural undertones, but the approach to the theme is of human existence.

The festival's administration believes that the last two events were successful because they were unofficial. Being independent, this festival oversteps obstacles set by the bureaucratic system. Those in charge of the forum, despite having different perspectives

about theatre, have combined their efforts to establish this remarkable idea.

"Al Fawanees has suffered financially to bring this idea into existence," said Nadir Imran, Al Fawanees director and head of the festival.

About 15 Arab and European troupes will present their plays from 27 March until 10 April. The troupes are from Syria, Egypt, Bahrain, Tunisia, Spain, Ukraine, Italy, Lebanon, and Jordan. There is the Committed Theatre from Italy presenting "Voices... Melodies... the Mediterranean."

Kieve's troupe from the Ukraine presenting "Oshello," and three Jordanian troupes.

The festival will also host some well-known dramatists, directors and artists, and will include a number of activities. Critics and people concerned will discuss the shows during a seminar that follows each play.

An intellectual seminar will be held this year entitled "Festivals and Theatre Forums: Organizing and Financing," during which several research papers will be delivered.

The administration of the festival will publish a daily newspaper concerned with the events of the festival and the contribution of the guests. This is in addition to a pamphlet that introduces the activities and gives a glimpse of the participants.

Group tours will be organized to acquaint the participants with ancient and cultural sites in Jordan. The famous Syrian dramatist Saad Allah Wannous will be also honored for his great contribution to the Arab theatre.

Mother's Day at Ahlia Abela

In appreciation of mothers on the occasion of Mother's Day, Ahlia-Abela has organized a competition for the best children drawings.

The announcement of the winners for the competition at Ahlia-Abela was on Wednesday, 20 March at 6:00 pm. Mr. Fadi Khoury stated "This competition was organized in honor of Mother's Day to show our appreciation to all mothers and to express our love and sincerity."

The competition proved successful and the 2nd floor of Ahlia-Abela was packed with 500 people, of which 25 lucky winners were announced.



Monika Zeidkova: Ultimate beauty and giftedness

By Oroub Al Abed
Special to The Star

IN THE beginning of the peace era, the atrocity of war in the Czech Republic has given way to beauty. Monika Zeidkova, Miss Europe for 1995, represented that bright side of the Czech Republic. She and the first runner up, Katerina Kasalova are visiting Jordan after being invited by the Czech Airlines in Amman.

Last Tuesday Zeidkova held a press conference at the Forte Grand. She said that it was not only her beauty that qualified her to win the beauty contest but also her education. A second year student at University, she specializes child education. Part of her talent is her involvement in advertising and publicity. Winning the contest helped her to travel around the world which shaped her personality and added to her experience. Her interest in visiting countries is part of her efforts to help the handicapped. "Handicapped people must lead a normal life like other human beings," she told The Star.

Since her visit to Jordan will last only a few days, she won't have enough time to visit our historical places. "I visited the Dead Sea where one can dive to uncover the mystery of water," she said. She added that she had plans to come back to Jordan to visit the ancient Nabatean city of Petra.

After spending some days in Jordan Zeidkova will go to Syria to represent her country in the Czech festival.



BBC poetry series, Qawl ala Qawl Back by popular demand

BBC WORLD Service is reviving one of the most popular long running series ever broadcast on its Arabic language service. Qawl ala Qawl (Saying on a Saying) originally began in 1954 and ran for 33 years before finally ending in 1987. Now, due to public demand, the BBC is to repeat some of these Arabic poetry programs in their original form beginning Sunday, 24 March.

Presented by Hassan Al Karmi, Qawl ala Qawl is based on listeners questions. The poetry in the series is pan-Arab and most of it is over 1,000 years old.

"Qawl ala Qawl was extremely challenging," said Hassan Al Karmi in a recent BBC Arabic Service interview. "But the challenge that really kept me going was searching millions of verses for answers: using all kinds of indicators: language, words, discovering who said a particular verse, when and under what circumstances."

"There was always something magical about Qawl ala Qawl and many people including the famous Egyptian writer Anis Mansour have demanded its return," said Arabi Hujawi.

Features and Music Editor, BBC World Service, "When it was originally on the air listeners would deliberately set out to test Hassan by asking him extremely hard questions. He would go off and search for the answers in the books that were close to his heart."

Material from the series has been published in 12 volumes and three more are planned.

Born into a literary family, Hassan Al Karmi, now 90 years old, was brought up in Damascus but currently lives in Amman. He is the author of several dictionaries and is now working on two phrase dictionaries.



JF Lazartigue of France A whole new world of hair care

QUWEIDER COMMERCIAL Company held a press meeting to introduce the French products of JF Lazartigue, which have just appeared on the Jordanian market.

Corinne Leoni a French expert who came to Jordan for the purpose of this event, talked about the aim behind her visit to Jordan which is to offer advice about new methods of fighting hair loss. Leoni also talked about the history of the mother company and world demand for its products.

JF Lazartigue company specializes in producing compounds free from alcohol and chemicals. Leoni announced that there are several compounds that treat all possible cases according to the status of hair roots. There are also products that treat dandruff and the germs causing it. Other products treat chlorine, which is found in abundance in our water, and which affects hair roots.

Quweider company has a special centre to examine hair roots, and to specify the proper compounds that can best treat different problems related to hair.

Austrian inter-faith exhibition at the RCC

THE FIRST Austrian Exhibition of Graphic Art will open next Saturday, 6 April at the Royal Cultural Center at 5 pm. Under the patronage of His Royal Highness Prince Hassan the Regent, and the Vice Chancellor and Federal Minister of Foreign Affairs of Austria, Dr. Wolfgang Schüssel, the theme of the exhibition is religious tolerance and inter-faith dialogue. The paintings are devoted to the Viennese artist Ernst Degasperi whose works draw their inspiration from religious sources and nature. The object behind his paintings is to promote religious understanding.

UN fellowships for Journalists

The Dag Hammarskjöld Memorial Scholarship Fund is accepting applications from journalists to cover the 51st United Nations General Assembly session which begins September 17.

The fellowships offer a unique opportunity for promising young journalists from Asia, Africa, and Latin America to see the United Nations at work and to report on its proceedings for news media in their home countries. Over the past 34 years, fellowships have been awarded to over 100 journalists from the developing world. The Fund expects to award four fellowships in 1996.

The awards require the selected journalists to be present in New York for the duration of the General Assembly (September to December). Applicants must be full-time, professional journalists between the ages of 25 and 35, who are employed by recognized print or broadcast media organizations, and must have a good working knowledge of English.

The Fund will provide round-trip air fare to New York, modest hotel accommodations, health insurance for the duration of the fellowship and a daily allowance of about \$40 to cover food and other basic necessities.

The deadline for receipt of applications in New York is May 15.

OVERHEARD AT TURINO.

The Great New Menu???

The feature editor of this column has learned that Torino is about to overhaul its menu to what it calls the Great New Menu of Torino?

It is simply a menu set out in a new style by adding a few Oriental dishes, new flavours and other splashes of gastronomy flair. The menu is called "great" because of its expected production in style and colour of material that will probably make it one of the most unusual menu formats.

The food is far more important and the stress Torino puts on its quality of ingredients is already paying off especially with the foreign community. THIS MONTH'S MOTTO FOR TURINO RESTAURANT IS FOOD, FUN AND GASTRONOMY.

FOR THE VISITOR TO JORDAN, TURINO RESTAURANT IS TUCKED AROUND THE MAIN SQUARE OF SWEIFEH ON THE SOUTHERN SIDE OF 6TH CIRCLE.

As a reader of this column of "The Star", request a bottle, or at least a glass, of wine if you are a group of four. You'll definitely get away with it, no matter how small your meal!!

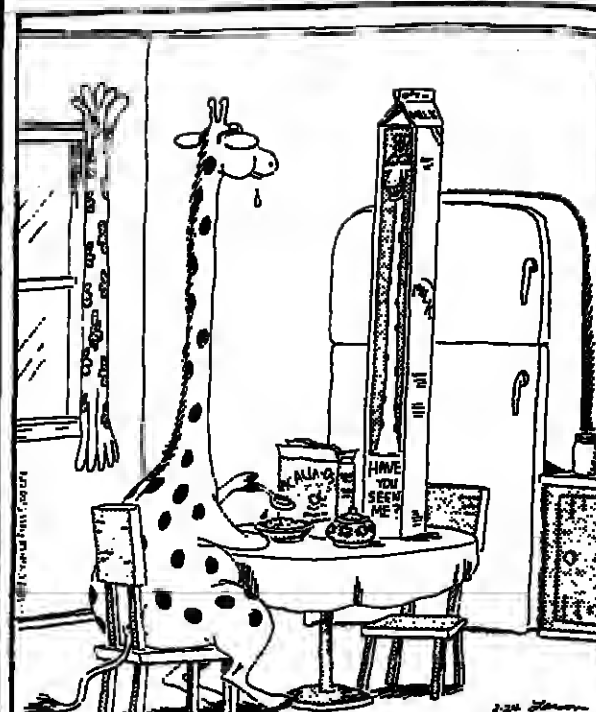
The Torino Restaurant has now become famous for its Scizzling Fillet and Exotic Sauces. THE NEW ADDITION IS THE SAUTED CHICKEN ON THE SKEWER SERVED WITH ORIENTAL RICE AND FRESH HERBS.

Call Torino for reservation on 863944 extn 31. You might even get free transport if you are a large party.

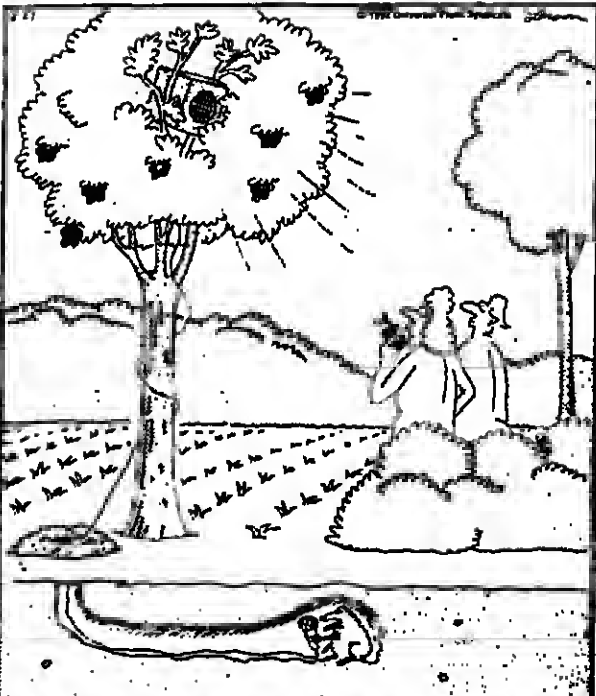
Try Torino. Do call. It really is worth it

THE FAR SIDE

By GARY LARSON



Centaur rodeos



"Eat my apple, will you? LEAVE MY GARDEN! BEGONE! ... And take all the mole traps with you!"



Scorpion school

AGENDA

Films starting on Monday, continuing until 4 April.

■ Death of a Salesman, at The American Center, Thursday, 28 March at 5:00 pm.

■ Voyages, at Darat Al Funun, Thursday, 28 March at 5:30 pm.

■ LE BAL DES CASSES-PIEDS at the French Culture Center, Monday, 1 April at 8 pm.

■ The works of Himat Muhammad Ali, entitled "Meditation" at Darat al Funun, continue until 28 March.

■ The works of Faisal Al Samra, at Darat Al Funun, starting on Tuesday, until 31 March.

■ The works of Nawal Abdullah at the French Culture Center, continuing until 2 April.

■ Exhibitions

■ The works of Hadia Tabri Muasher at Alia Art Gallery, April.

Aura by Loewe A combination of fruitful aromas

AURA, by Loewe is the newest perfume to be introduced to the Jordanian public. The sole agent at Aura in Jordan is Abu Shaqra Trading Co. In a press conference Mr. Raed Abu Shaqra, the general manager of the company said that the representative of Loewe for the Middle East, came to Jordan to introduce the perfume.

The International Director of Loewe, Mr. Jose Roman, talked about the essence of the perfume and why his company decided to introduce it in 1994. He

said that Loewe felt that it had to reinforce the company's presence in the vast area of floral fragrances.

Aura is unique fragrance, coming from a world of sensation and refinement.

Aura Loewe is based on a very current aromatic concept, linked to femininity and romanticism suggested by dusty, semi-oriental and classic notes.

The perfume's presents a new scent arising from the fruitful aromas of melon and peach. This is mixed with Bergamot, calabrian mandarin and freesia.



ARCH 1996

Star

Program from 30 M

PROGRAMS

SATURDAY

8:00 - The Star

8:30 - The Star

9:00 - The Star

9:30 - The Star

10:00 - The Star

10:30 - The Star

11:00 - The Star

11:30 - The Star

12:00 - The Star

SUNDAY

8:00 - The Star

8:30 - The Star

9:00 - The Star

9:30 - The Star

10:00 - The Star

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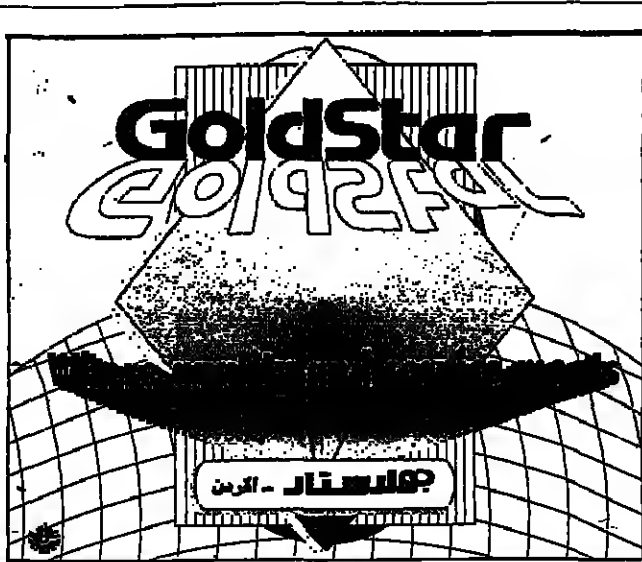
12:00 - The Star

ROSSWORD PU

ALL M ARE CREATI BUT ARE ART

The Star's TV GUIDE

Programs on JTV
from 30 March - 5 April



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in this
space
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652380

ENGLISH PROGRAMS

SATURDAY

2:00—Moomins
2:30—Wish Kid
3:00—Big Brother Jake
3:25—Blue Heelers
4:00—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Major Dad
8:00—Discover the Continent
8:25—The Bold and the Beautiful
9:10—A Fine Romance
10:00—News at Ten
10:25—Feature Film: *Obsessed with a Married Woman*, starring: Jane Seymour and Tim Matheson
11:50—Mancuso FBI

SUNDAY

2:00—The Flintstones
2:30—Disney's Aladdin
3:00—Mac and Muttley
3:25—The Peak Practice
4:10—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Basketball P.D.
8:00—Cinema, Cinema
8:25—The Bold and the Beautiful
9:15—Women of the World
9:30—Murphy Brown
10:00—News at Ten
10:25—Counterstrike
11:15—The American Chart Show
12:00—New Avengers

MONDAY

2:00—Bonkers
2:30—Richie Rich
3:00—Bush School
3:15—Playabout
3:30—Busting Loose
4:00—Animals of the Mediterranean

TUESDAY

2:00—Captain Planet
2:30—Janny Quest
2:50—Iris: the Happy Professor
3:00—The Bob Morrison Show
3:40—Scientific Eye
4:00—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Home Improvement
8:00—Valley of the Beautiful
8:25—The Bold and the Beautiful
9:10—Harry
10:00—News at Ten
10:25—Feature Film: *Phantom of the Opera*, starring: Nelson Eddy and Susana Foster
12:00—Cover

WEDNESDAY

2:00—The Flintstones
2:30—Speed Racer
2:50—Bill Nye the Science Guy
3:15—Dinosaurs
3:35—The Secret World of Alex Mac
4:00—TAO
5:00—News Flash
5:01—French Programs
7:30—News Headlines
7:35—Evening Shade
8:00—World Net
8:25—The Bold and the Beautiful
9:10—Nautils
10:00—News at Ten
10:25—Altrwolf

THURSDAY

1:00—Aladdin
1:30—Treasure Island
2:00—My Secret Identity
2:20—NBA
3:15—The Crystal Maze
3:40—Pirates
4:30—Gillette World Sport
5:00—French Programs
7:30—News Headlines
7:35—Evening Shade
8:00—World Net
8:25—The Bold and the Beautiful
9:10—Nautils
10:00—News at Ten
10:25—Altrwolf

FRIDAY

1:00—The Pebbles and Bamm Bamm Show
1:30—Iris the Happy Professor
1:40—See How They Grow
1:50—Bush School
2:10—Spider Man
3:30—The Private Life of Plants
4:15—Wonder Why
4:35—Give Us a Clue
5:00—News Flash
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7:30—News Headlines

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10:25—Altrwolf



Kirk Douglas in *Lonely are the Beave*, Friday at 10:25

11:20—The Silk Road
12:30—The Good Life

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8:00—World Net
8:25—The Bold and the Beautiful
9:10—Nautils
10:00—News at Ten
10:25—Altrwolf

7:35—Short Story Cinema
8:00—Sea Quest
8:45—It Had To Be You
9:10—She's Out
10:00—News at Ten
10:25—Classic Movie: *Lonely are the Beave*, starring: Kirk Douglas
12:00—McCloud

PROGRAMMES EN FRANÇAIS

SAMEDI

5:00—Dessins animés
Ordy
Gédon
5:30—Série
Extrême limite
«Challenge»
6:00—Série
Château Vallon
7:00—Le journal
7:15—Faut pas rêver
«France»

DIMANCHE

5:00—Dessins animés
Ordy
Gédon
5:30—Série
Extrême limite
«Trompe l'amour»
6:00—Magazine
Envoyé spécial
«La pilule du bonheur»
7:00—Le journal
7:15—Magazine
Sports et musique

LUNDI

5:00—Dessins animés
Ordy
Gédon
5:20—Série
Extrême limite
«Top modèle»
6:00—Magazine
L'actualité des planètes
«La planète la jour»
6:20—Diversité

Programs are subject to change by JTV

Cinema

"BRAVEHEART" (Paramount,). Mel Gibson earned a Golden Globe Award for his direction of this 13th-century adventure, in which he also stars as Scottish warrior William Wallace, the leader of a crusade against a tyrannical English king (Patrick McGoohan, of the classic TV shows "Secret Agent" and "The Prisoner"). The sweeping battle scenes should be seen on the largest screen possible. *** (R: AS, P, V)

"ASSASSINS" (Warner,). Directed by Richard Donner ("Lethal Weapon"), this action saga features Sylvester Stallone as a professional killer who's at the top of his profession ... at least for the moment, since a rival (Antonio Banderas) is determined to take over that spot by eliminating him. Julianne Moore ("Nine Months") portrays a lady who finds herself imperiled in the midst of the mayhem. ** (R: AS, P, V)

HELD OVER: "POCAHONTAS" (Disney,). The most recent animated feature from the Disney studio features Alan Menken-composed songs, including the hit "Colors of the Wind," and Mel Gibson supplying the voice of Capt. John Smith ... the man who meets and falls in love with Pocahontas. Some keepers of Native American history felt the tale took too many liberties, but it's still fine. *** (PG: P, V)

"DOWN CAME A BLACKBIRD" (Republic,). Laura Dern is both a star and a producer of this made-for-TV movie, the story of a reporter recuperating from her kidnapping in Latin America. Having been taken away by state police and tortured, she recovers at a clinic where she's attracted to a fellow patient (the late Raul Julia) with a tormented past of his own; Vanessa Redgrave also appears. *** (R: AS, P, V)

"LIVING IN OBLIVION" (Columbia/TriStar,). Named to a number of critics' 10-best lists for last year, writer-director Tom DiCillo's comedy centers on a group of people who pool their abilities and resources to make a low-budget movie ... but complications seem to dog them at every turn. The cast includes Steve Buscemi ("Reservoir Dogs") and James Le Gros ("Drugstore Cowboy"). *** (R: AS, P)

COMING SOON: "OPERATION DUMBO DROP" (Disney, Mar. 19): Based on a true story, this comedy-adventure features Danny Glover as a soldier involved in an elephant rescue. (PG)

"BABE" (MCA/Universal, March 22): Last summer's hit about a talking pig, which caught many critics by surprise, makes its tape debut priced low for purchase. (G)

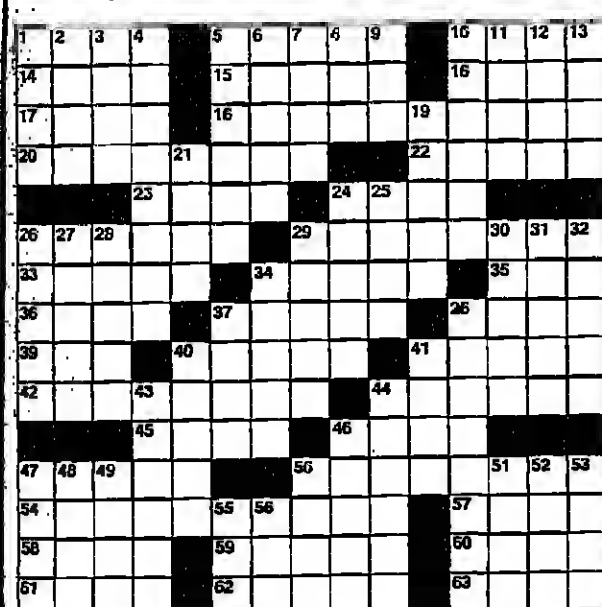
"LAST OF THE DOGMEN" (HBO, March 26): Tom Berenger and Barbara Hershey play two people who discover the lone survivor of a massacred tribe. (PG)

"SEVEN" (New Line, March 26): Brad Pitt and Morgan Freeman play detective partners in the thriller about a killer whose crimes follow the seven deadly sins. (R)

FAMILY-VIEWING GUIDE KEY: (R) adult situations; (N) nudity; (P) profanity; (V) violence; (GV) particularly graphic violence

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CROSSWORD PUZZLE



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— THIS WEEK'S — HOROSCOPE

By Linda Black

Weekly Tip: People will work together well. The moon's in Aquarius, applying pressure to learn. Aries (March 21-April 19). You may wake up feeling overwhelmed. Start with your exercises they'll go easiest. Confusion is rampant but you'll do fine.

Taurus (April 20-May 20). There's a scheduling conflict with a group activity — if you organize your time you can do both. You'll be confident.

Gemini (May 21-June 21). Get organized so you won't get lost. You'll want to be several places at the same time — for you, a possibility.

Cancer (June 22-July 22). Work hard to finish up late assignments. Don't rely on a co-worker to do it for you. A partner may be critical, but can take over some of the load.

Leo (July 23-Aug. 22). Your responsibilities get in the way of your private life. True love will survive the chaos. Don't plan any extracurricular activities. You'll do best working with a snail partner.

Virgo (Aug. 23-Sept. 22). There's too much confusion at home. Use the time more effectively working out with a partner. Long-term romantic plans fall together.

Libra (Sept. 23-Oct. 22). Learn as much as you can. Settle a friend's dispute. Stay home and read. You should be ready for anything. Don't get cocky, though.

Scorpio (Oct. 23-Nov. 21). You're tempted to spend too much on romance or gambling. It's a bad bet. Practice a skill you're learning until you can do it in your sleep.

Sagittarius (Nov. 22-Dec. 21). You're looking good. Be gentle. Don't trump on a wimpy friend, even in jest. That same person could help you out if you're short of cash.

Capricorn (Dec. 22-Jan. 19). Finish an overdue project. If you do the bureaucratic shuffle, you could have a mess cleaned up quickly.

Aquarius (Jan. 20-Feb. 18). Plan a club fund-raiser that taps into funds other than your own! Finish overdue projects and contact an older friend.

Pisces (Feb. 19-March 20). Ignore a supervisor's disparaging remarks. They're supposed to be funny. You should have fun working with a group of friends.

If You're Having a Birthday This Week: Overcome your problems with authority this year, as a prelude to becoming one.

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Bridge

Where's the Beef?
By Tannah Hirsch

East-West vulnerable. South deals.

NORTH
♠ J 9 7 4
♥ 8 5
♦ A J 7 6
♣ Q 9 6

WEST
♠ Q 6 2
♥ J 7 2
♦ K Q 10 5 3
♣ K 7

EAST
♠ 10
♥ Q 6 4 3
♦ 9 4 2
♣ A 10 8 4 2

SOUTH
♠ A K 8 5 3
♥ A K 10 9
♦ 8
♣ J 5 3

The bidding:

South	West	North	East
1♠	Pass	2♠	Pass
3♦	Pass	4♠	Pass
Pass	Pass	Pass	Pass

Opening lead: King of ♠

Follow the bidding and play of this hand. Decide who, if anyone, blundered, and what the error was.

We are not sure whether South should have made a game try in hearts or clubs, a suit where South desperately needed help in covering losers. However, that is immaterial, since North would have accepted any invitation, no matter in which suit it was made. With eight points in high

cards, four trumps and a ruffing value, failure by responder to bid the game would have been craven indeed.

West led the king of diamonds, taken by the table's ace. Since the hand could be claimed if trumps were 2-2, declarer cashed the king and ace of spades, to learn that West had a trump trick. The ace and king of hearts were cashed and a heart was ruffed in dummy. Declarer returned to hand with a diamond ruff and led the remaining heart.

Since it would not have helped to ruff, West discarded a diamond. Declarer ruffed on the board and came to hand with a diamond ruff for the ninth trick, but that was that. When declarer exited with a club, West rose with the king, drew declarer's last trump and the defenders took the last two tricks with a diamond and the ace of clubs — down one.

Declarer made a subtle but catastrophic error in timing. After winning the first trick with the ace of diamonds, declarer should immediately ruff a diamond, then proceed as above. That gives declarer two trump tricks, two heart tricks, a diamond, two heart ruffs in dummy and three ruffs in hand for a total of 10 tricks — all that were contracted for. Note that West cannot discard the queen of diamonds during the cross-ruff because that sets up the jack as a trick.

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Jumble

Unscramble these four words, one letter to each square, to form four ordinary words.

LEMIP
VICLI
WOTOWK
REWYL

Print answer here:

ANSWERS: IMPERIL CIVIL KOWTOW LAWYER

Words of Wisdom

Cowards usually pick the easiest fight of all — the one that takes place behind someone's back.

Manners smooth wrinkles from the social fabric.

Nothing is swifter than the rumor of bad tidings.

One sure-fire way to avoid trouble is to refuse to acknowledge its presence.

To be considered a wit is one thing; to be the target of wit is quite another.

You cannot possess what you do not understand.

True love grows, rather than diminishes, with the years.

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British Airways introduces new Schedule

THE BRITISH Airways team in Amman recently hosted a workshop for over 150 Travel Agents in Jordan at the Amman Marriott Hotel. The team which is headed by Mrs Fiona Hamilton, BA Manager Jordan, explained all the new services and schedules that BA now has on offer for its Jordanian customers.

As of April 1st, a new schedule will be in operation between Amman and London. There will be four weekly flights leaving Amman in the morning and arriving at London Heathrow in the late afternoon, two of these flights are direct while the remaining two are via Beirut. There is also a new timetable out of London Heathrow with flights leaving at lunchtimes and arriving in Amman at night.

BA introduced to agents their "meet and greet" service that will be in operation at London Heathrow called "Marhaba" which is for those Arab nationals who are not fluent in English. This service provides Arabic speaking guides who conduct BA passengers through terminal four upon their arrival.

Another service that will be provided is the new family passport which is exclusively for members of the Middle East British Airways Executive Club. This service allows family members of friends of an executive card holder to earn bonus miles. Up to six people are allowed to gain miles for any one card holder.

Later this year a fifth weekly flight will be introduced between Amman and London Heathrow, to cater for the growing demand of Jordan as a tourist destination. These are just a few of the services that BA offers its valued Middle Eastern customers, especially those in Jordan which has gained such a significant importance in the region following the progress in the peace process.

The Star

Jordan's political, economic and cultural weekly

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Supplément en français du Star

●Yigal Amir (notre photo), l'assassin du Premier ministre israélien Yitzhak Rabin, a été reconnu coupable de meurtre avec préméditation. Il devrait donc, selon les lois israéliennes, être condamné à la prison à vie.

Yigal Amir, un extrémiste de droite âgé de 25 ans, avait ouvert le feu contre Yitzhak Rabin le 4 novembre dernier à l'issue d'une manifestation pour la paix.

En lisant le verdict, le président du tribunal, Edmond Lévy, a saugrené que l'assassin avait été jugé avec «la plus grande objectivité» et a constaté qu'il était sain d'esprit. «Lorsqu'il tire, il était parfaitement conscient de ce qu'il faisait» a déclaré Edmond Lévy. «Il a été considéré comme étant en mesure d'être jugé et d'être puni pour son geste».



Subhail Al Sweis

Jusqu'au 02/04, exposition au CCF des œuvres de Nawal Abdullah, artiste apparentée au mouvement de l'«abstraction lyrique».

C'est un « effacement » qui rend les gens affables, et qui renvoie à l'image des cafés du temps jadis, où les visages marqués par l'opium traduisaient la volonté de perdre son temps.

C'est un néant, un jeu de miroirs que ne renvoit qu'un passé. Un lieu qui ressemble trop à la réalité environnante pour laisser la place aux rêves ou à la discussion ■

Activities

Royal Cultural Centre	6610267	Concord Cinema	677420
American Centre Library	820101	Plaza Cinema	89238
British Council	636147/8	Philadelphia Cinema	634144
French Cultural Centre	637009		
Goethe Institute	641993		
Corvantes Institute (Spanish)	610838		
Turkish Cultural Centre	639777		
Haya Arts Centre	665195		
Y.W.C.A.	641793		
Y.W.M.A.	664251		
Dar al Furun	643252		
Alla Art Gallery	639303		
Badana Art Gallery	657132		
Nabil Al Mashini Theatre	675571		
Nabil & Hisham's Theatre	625155		

Al Hussein Sports City	667181/5
Orthodox Club	810491
Royal Automobile Club	815410
Royal Shooting Club	736572
Royal Chess Club	673713
Royal Racing Club	09-801233
Jordan Bridge Club	676990
Amman Man. Library	636111
Univ. of Jordan Library	843555
R.S.C.N.	837931/837937

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Amman Greater Municipality	636111	Municipalities & Environment	641393
Agriculture	686151	Parliamentary Affairs	641211
Awqaf & Islamic Affairs	666141	Planning	644466
Culture / Jabal Amman	636391	Post & Communications	624301
Education & Higher Education	669181	Public Health	665131
Energy & Mineral Resources	815618	Public Works & Housing	666481
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Diplomatic Corps

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British Midland	694802
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THE STAR'S WORKSTATION COMPUTING & HIGH TECH NOTES

Edited by Zeid Nasser

Global One/Sprint Jordan brings the Internet Online & data communications services to Jordan

AMMAN (Star)—Global One/Sprint Jordan announced yesterday that it has officially started to provide Internet and Data Communications services in Jordan. Global One/Sprint Jordan is the first to offer Internet on-line access to users in the Jordan, firmly placing the ramp that will carry the Kingdom onto the Information Super Highway.

By subscribing to the Internet service provided by Global One/Sprint Jordan, users in Jordan will be able to communicate with any country in the world, through their office or home computers, allowing them to access a plethora of information available on the Internet, enjoyed by over 40 million users worldwide.

This announcement follows Sprint International's recent alliance with two of the largest international telecommunications companies, France Telecom and Deutsche Telekom. The alliance resulted in the formation of Global One. Today, 70% of the world's communications pass through Global One networks. This strengthens Sprint's position in providing new and more advanced services to its clients.

The introduction of Global One/Sprint Jordan services in the country comes after a period of preparation, during which the company studied the potential for Internet and data

communications services, and the needs of the active and demanding local market.

"The level of education is relatively high in Jordan and we have a very active private sector," said Mr. Habib Ghawli, member of the board of directors for Global One/Sprint Jordan. "It is obvious that the Jordanian market aims to increase its efficiency through improved communication facilities. Global One/Sprint Jordan will work hard to provide the high levels of service expected," added Mr. Ghawli.

Global One/Sprint Jordan will offer its services to a variety of organizations working in different economic sectors of the country such as organizations involved in banking, health, trade, telecommunications and others, whether in the private or public sectors. Global One/Sprint Jordan expects much demand from different parts of the Kingdom for its Internet service and packet switching communications services, based on X.25 systems.

"Global One/Sprint Jordan will provide Jordanian business on networks in the world, providing 290 countries and locations with audio services, in addition to X.25 packet switching system services and video communication and conferencing that serves some 40 countries. Global One/Sprint Jordan promises users in Jordan that it will work to guarantee the constant development of its services, to accompany the advanced pace of developments in the fields of communications. For more information, contact: Global One/Sprint Jordan Tel: 700301

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Have you noticed:

Everyone is talking about the Internet and on-line services. The Workstation page is turning into the forum for these topics. Fax us on 648298 or email us at Star@NETS.com.Jo with your views. We and our readers want to know them.

The rise and fall of Apple Computer

IN THE last two decades, one of the major computer companies that characterized the industry and even led the way in innovations was Apple Computer.

This company symbolized a rebellious free spirit of youth which made computing fun and easy for the 'rest of us' has now fallen into a financial disaster after several years of decline. Although the Macintosh continues to sell, Apple had failed to make the right moves at the right moments in its history. The result has been its difficulty to maintain its position as a trend setter in a world that has moved fast into the Windows and Intel-based PC era.

In the late '70s, Apple produced its Apple II series of computers which represented a revolution at the time: affordable home computing. Later on with the Apple III and Lisa, the company lost some of its momentum as IBM PC, Atari, Commodore and others entered the home market. It was time for another ground-breaking product. The result was the Apple Macintosh in 1984 which started life as small boxed computer with a monochrome screen. Since then, Apple's color and multimedia technology have broken many barriers and the Macintosh is at the forefront of creative and artistic revolutions.

However, this history of ups and downs, has always posed problems for a company that

seems to have invested too early in emerging technologies such as the Apple Newton, a personal digital assistant that never caught on. As a matter of fact, the whole PDA industry never caught on.

Apple's mistakes, which the company itself admits today, included its decision not to license its operating system early on. This allowed an inferior technology such as the PC architecture to take off, due to the ability of virtually anyone to put Microsoft DOS and an Intel processor together, producing a computer. The result is that 90% of the personal computer market worldwide is occupied by thousands of IBM PC and Compatible brands, with the Apple Macintosh accounting for the remaining 10%. It is an achievement in its own right, considering the huge competition, but it's just not enough.

Last year, upon allowing licensing, a number of upstart manufacturers appeared, but they haven't made the desired industry impact. It was simply too late. Also, Apple always insisted

on high pricing for its products as the company believed that it had something to offer the consumer which couldn't be found elsewhere, namely the friendliness of the Macintosh. For some years this strategy worked well for Apple, but today it doesn't and Macintosh systems are priced as low as IBM PC compatibles, but can't compete any more.

Steve Wozniak, one of the co-founders of Apple who still has shares in it, is confident that the company will rise again from this slump to assume a leading role again in a fast-paced industry in which it once shone. So is Steve Jobs, ex-chairman of Apple and a co-founder. It seems that there is much faith in Apple's future.

By shipping 4.5 million Macintosh units last year, the company should be able to get its act together. If companies like IBM and Sun Microsystems have shown interest in buying Apple, it must hold some hidden potential. In fact, it's not hidden at all. If the Macintosh is the showcase of Apple's creativity, then the next technical breakthrough in user-friendly computing will come from no one else. For Apple and Macintosh fans, it's what they're betting on.



INTERFACE

BY ZEID NASSER

Jordan software stand at GITEX

FOR THE past couple of years, the Jordanian software industry lacked the cooperation efforts necessary to secure the required exposure for Jordanian software publishers in regional and international events.

The absence of Jordanian developers from major computing and information technology events across the region has always represented a weakness in marketing, and has meant that other developers received better exposure for their products.

Now, and owing to an initiative from the Jordan Export Development Co. (JEDCO), Jordanian software developers will come together in a unified stand at the biggest information technology show in the Middle East.

JEDCO announced that six Jordanian software companies will be participating in the Gulf Information Technology Exhibition (GITEX), displaying their products as part of a 30 square meter stand.

The Jordanian Stand at GITEX '96 will include six companies: IdealSoft, Comsoft, Zeine Technological applications, Sedco, Dar Hawsabah Al Nas Al Arabi and F.A.T. Software.

Other countries in the region, like Egypt, adopted such a 'joint display arrangement' during the last two years; through the 'Unified Egyptian Software' stand.

The Egyptian experiment proved to be a success and Egyptian Software Developers have adopted it in other regional and international exhibitions. This initiative from JEDCO deserves much praise and represents the start support measures for a growing industry, that may well be one of the country's distinguished export industries in the future.

As our sources informed us, JEDCO will cover most of the expenses, mainly leaving the cost of decoration and booth design to be handled by the Jordanian companies participating. It's a move which should have happened sooner. In any case, this is an opportunity for Jordanian developers to utilize, to get their products across to the region's prime market, the Gulf.

Global One/Sprint Jordan launch

So, it's finally here. Full Internet access, delivered by Sprint Jordan, which has changed its name to Global One/Sprint Jordan, to resemble Sprint International's alliance with France Telecom and Deutsche Telekom, forming Global One.

Somewhere else on this page, you'll find the details of Global One/Sprint Jordan's launch.

Still not announced, though, are the details regarding pricing of the service, which happens to be the first thing that everyone is asking about.

As we had reported in the last couple of weeks, the rumor on the market was that Sprint Jordan would charge JD 35 for every five hours access. At this point, and just before going to printing, I still have not received any figures from Global One/Sprint Jordan.

Anyway, for now, the good news is that Internet has finally arrived and, from the looks of it, there will be much demand for the service even at relatively high rates. However, next week, we will publish the accurate and detailed connection and subscription rates to Somewhere else on this page, you'll find the details of Global One/Sprint Jordan's Internet rates.

In the meantime, congratulations to all involved and the best of luck to Somewhere else on this page, you'll find the details of Global One/Sprint Jordan's in serving the country's enthusiastic users.

News update

B.O.C. snatch Netscape representation

Business Optimization Consultants (B.O.C.), a management consultancy firm in Amman, has been appointed as the Netscape representative for Jordan.

Netscape is the producer of the massively popular Web software application, Netscape Navigator, which makes navigating the World Wide Web an easier process for users.

With Global One/Sprint Jordan announcing its service this week, there will be much demand for Netscape products in the market, which is probably what B.O.C. is counting on.

For more information on the availability of Netscape in Jordan, contact Mr. Samih Tokan at B.O.C.

Internet Conference

The 3rd Middle East Forum on Technology & Commerce will be held between 1 and 15 April, in both Riyadh and Dubai, with the same guest speakers in both cities.

This year's conference will focus on the topics of 'Advances in Internet Technology' and 'Marketing on the Internet.'

The three day conference starts with a general workshop that introduces the concepts and trends of the Internet to participants.

The conference touches on a number of topics including Internet telephony, the Internet in Arabic, the law and the Internet, learning how to design effective Web pages and discussion of the Arab World and the Internet.

The event is organized by IBC Gulf Conferences who can

be reached at telephone number ++971 4 552444.

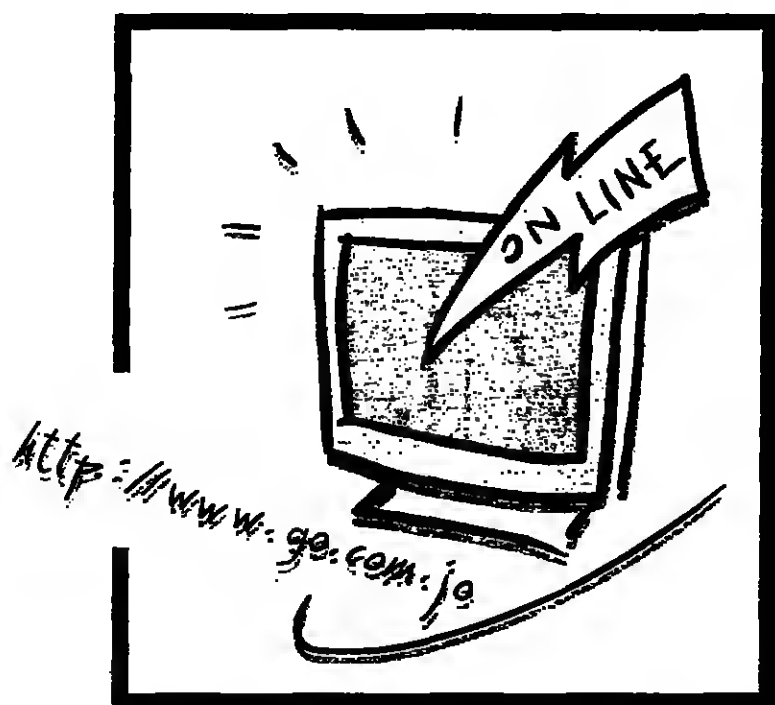
Corel becomes 2nd biggest software company

With its acquisition of WordPerfect's line of products from Novell, Corel is now the second biggest software house in the world, in terms of sales worldwide, after Microsoft.

This is a major step for Corel whose range of graphics, engineering and paint packages lead the market already. Now, with another leading product like WordPerfect, the word processing application, Corel has obtained a massive user base.

Also, utilizing the other products included in the sale such as Paradox, Quattro Pro and GroupWise, Corel will be able to enter the new markets of spreadsheet, database and communication software.

Welcome to the 21st Century



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Alistair Cooke The last of a breed of radio broadcasters

By Bill Glauber
LA Times-Washington Post
News Service

LONDON—It began March 24, 1946, with a polite "Good evening," followed by a simple sentence.

Alistair Cooke said: "I want to tell you what it's like to come back to the United States after a sobering month or more in Britain, and what daily life feels and looks like to comparison."

Fifty years and more than 2,000 scripts later, Cooke is still writing and presenting his "Letter from America" for the British Broadcasting Corp.

The 15-minute radio program is wonderfully old-fashioned. Just a man speaking into a microphone, explaining the ways of his adopted country.

Cooke, 87, British-born, is the last of a breed, a radio broadcaster whose drawing-room voice is recognized around the world. His often-repeated aim is to touch the hearts and minds of a Dorset bus driver and a Yorkshire housewife.

In America, his avuncular style became familiar to television viewers of the cultural program "Omnibus," the landmark historical documentary "America" and "Masterpiece Theater." A few years ago, Cooke relinquished his spot in the study on "Masterpiece Theater," handing off the role of drama guide to New York Times columnist Russell Baker.

But Cooke didn't slide into retirement. Every Thursday, he sits at a manual typewriter in his New York apartment and bangs out a letter that is later dotted with handwritten corrections. He then takes a cab ride to the BBC studios where he reads the letter in that familiar, dead-pan style. He once told an interviewer, "the easier it sounds...the harder it is to do."

Cooke tells a story of a country. The big shots don't interest him much. His heart remains with cab drivers and construction workers. More than a million Britons tune in to hear him Sunday morning—and that's for a repeat broadcast. Among his fans are politicians and royals.

"The letter" is a relic from a bygone age," says Nick Clarke, a BBC broadcaster who is writing a biography about Cooke.

Cooke declined most interview requests leading to Sunday's 50th anniversary of the broadcast. He apparently prefers to let his letters, books and previous interviews do his talking for him. And there are a lot of words to choose from. When Cooke started the program, Harry Truman was in the White House and King George VI was on the English throne.

"He gives a warm-hearted impression of America, with occasional dire warnings about the way you are going," Clarke says.



Later, Cooke would befriend a personal hero, H.L. Mencken, whom he recalled as a "serene little man with the pot-blue eyes and genial manners, and nothing cocky about him except the angle of his cigar." The two men shared a love of language.

In the book *Six Men*, Cooke writes that Mencken "taught me what I confirmed many times on the road, that there is no such thing as ideological truth and that, to the extent that a reporter is a Liberal reporter or a Communist reporter or a Republican reporter, he is no reporter at all."

Cooke revels in details others might overlook. In his first letter the year after the end of World War II, he wrote of leaving Britain aboard an ocean liner filled with thousands of war brides, "weeping like mad" and waving handkerchiefs "in an unbroken line, like washing day in Manchester or Leeds."

The excitement of the journey and the landing in New York quickly wore off, though. He rode in a cab in which the first gear had "given up shortly before VE Day, and the third had been out since the Battle of the Bulge."

Nylons interested him in that first letter. So did bread, meat and butter, as Cooke told Britons struggling with post-war meager supplies of rationed food what it was like to be in a country where artificial panics created shortages.

"I thought you'd like to know how it feels to get back to the Land of the Free and the Home of the Brave," he said.

Apparently, the listeners loved what they heard. The original 13-week run of what was then known as "American Letter," received an extension. No one has been able to get Cooke off the air since.

He has met his deadlines from hospital rooms and foreign lands. He has even won jousts with his bosses back home in Britain. Over the years, stories have emerged of one hapless BBC executive or another, flying to New York with instructions to pull the plug on the broadcast. True or not, the tales enhance the Cooke legend.

"Letter from America" endures because it is the story of a man and his love of a country. That's something to celebrate. At the BBC, nobody is going to cancel Cooke's show.

"If you retire, you keel over," Cooke writes in the current issue of BBC's *World Wide magazine*. "The day of retirement is up to the Lord of us all, the Man up there in the sky: The Director of the Spoken Word."